

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: GALIC Forms Rate Increase Filing for 2017/

Filing at a Glance

Company: Continental General Insurance Company
Product Name: Long Term Care
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 11/27/2017
SERFF Tr Num: GLTC-131230492
SERFF Status: Assigned
State Tr Num: GLTC-131230492
State Status: Received Review in Progress
Co Tr Num: GALIC FORMS RATE INCREASE FILING FOR 2017 (INDIVIDUAL)

Implementation: On Approval
Date Requested:
Author(s): Deborah Keeler, Stephanie Entzminger, Beth Lovaas, Jane Cundiff, Matthew Pasyk, Cameron Zima, Eric Coldewey
Reviewer(s): Jim Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed aggregate 64.8% increase on 1,292 PA policyholders of Continental General's individual LTC forms: 1LTCIP0001(PA), 1LTCIP0002(PA), 2LTCIP0001(PA), and 4LTCIP0001(PA).

State: Pennsylvania
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Filing Company: Continental General Insurance Company

General Information

Project Name: GALIC Forms Rate Increase Filing for 2017
Project Number:
Requested Filing Mode:
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 64.8%
Deemer Date:
Submitted By: Matthew Pasyk
Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 11/28/2017
State Status Changed: 11/28/2017
Created By: Matthew Pasyk
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases on the above-referenced Individual Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long Term Care insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Company and Contact

Filing Contact Information

Matthew Pasyk,
11001 Lakeline Blvd
Ste 120
Texas
Austin, TX 78717
matthew.pasyk@continental-ins.com
512-410-0818 [Phone]

Filing Company Information

Continental General Insurance
Company
11001 Lakeline Blvd
Suite 120
Austin, TX 78717
(866) 830-0607 ext. [Phone]
CoCode: 71404
Group Code: 84
Group Name:
FEIN Number: 47-0463747
State of Domicile: Texas
Company Type: Life & Health
State ID Number:

State:PennsylvaniaFiling Company:Continental General Insurance Company

TOI/Sub-TOI:LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:Long Term Care

Project Name/Number:GALIC Forms Rate Increase Filing for 2017/

Filing Fees

Fee Required?Yes

Fee Amount:\$100.00

Retaliatory?Yes

Fee Explanation:CGI's state of domicile is Texas. Texas's fee for rate increase filing is \$100.

Per Company:Yes

Company	Amount	Date Processed	Transaction #
Continental General Insurance Company	\$100.00	11/27/2017	131891416

SERFF Tracking #:	GLTC-131230492	State Tracking #:	GLTC-131230492	Company Tracking #:	GALIC FORMS RATE INCREASE FILING FOR 201...
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State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	GALIC Forms Rate Increase Filing for 2017/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	20.000%
Effective Date of Last Rate Revision:	06/20/2016
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Continental General Insurance Company	64.800%	64.800%	\$1,763,149	1,292	\$2,720,720	153.800%	35.600%

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	GALIC Forms Rate Increase Filing for 2017/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA - GALIC 1LTCI Rate Sheets	1LTCIP0001(PA), 1LTCIP0002(PA)	Revised	Previous State Filing Number: GLTC-130340364 Percent Rate Change Request: 153.8	PA - GALIC 1LTCI Rate Sheets.pdf,
2		PA - GALIC 2LTCI Rate Sheets	2LTCIP0001(PA)	Revised	Previous State Filing Number: GLTC-130340364 Percent Rate Change Request: 69.6	PA - GALIC 2LTCI Rate Sheets.pdf,
3		PA - GALIC 4LTCI Rate Sheets	4LTCIP0001(PA)	Revised	Previous State Filing Number: GLTC-130340364 Percent Rate Change Request: 35.6	PA - GALIC 4LTCI Rate Sheets.pdf,

Current Rates

Continental General Insurance Company
Individual Long Term Care Form 1LTCIP0001
Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH
0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

<u>Issue</u> <u>Age</u>	-----		<u>Benefit Period</u>		-----	
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<=38	\$30	\$33	\$36	\$37	\$40	\$51
39	\$30	\$36	\$39	\$41	\$44	\$57
40	\$33	\$39	\$43	\$46	\$47	\$62
41	\$36	\$41	\$46	\$48	\$51	\$68
42	\$39	\$44	\$50	\$52	\$55	\$73
43	\$41	\$47	\$52	\$57	\$59	\$77
44	\$43	\$51	\$55	\$59	\$63	\$83
45	\$46	\$54	\$59	\$63	\$66	\$88
46	\$48	\$57	\$62	\$68	\$70	\$94
47	\$51	\$59	\$66	\$70	\$75	\$98
48	\$52	\$61	\$68	\$73	\$77	\$101
49	\$52	\$62	\$70	\$75	\$79	\$105
50	\$54	\$65	\$72	\$77	\$81	\$108
51	\$55	\$66	\$73	\$79	\$83	\$110
52	\$57	\$68	\$76	\$81	\$86	\$113
53	\$61	\$72	\$80	\$86	\$91	\$119
54	\$63	\$76	\$84	\$91	\$95	\$126
55	\$66	\$80	\$88	\$95	\$101	\$132
56	\$70	\$83	\$92	\$101	\$106	\$138
57	\$73	\$87	\$98	\$105	\$110	\$145
58	\$80	\$95	\$106	\$115	\$121	\$159
59	\$87	\$104	\$116	\$124	\$131	\$171
60	\$94	\$112	\$126	\$135	\$142	\$185
61	\$101	\$120	\$135	\$145	\$153	\$199
62	\$108	\$128	\$144	\$155	\$163	\$213
63	\$116	\$139	\$156	\$167	\$177	\$229
64	\$126	\$150	\$168	\$181	\$189	\$244
65	\$135	\$161	\$179	\$193	\$203	\$261
66	\$145	\$173	\$192	\$206	\$217	\$277
67	\$155	\$184	\$204	\$218	\$229	\$294
68	\$171	\$206	\$228	\$244	\$257	\$327
69	\$189	\$226	\$253	\$270	\$283	\$362
70	\$207	\$248	\$276	\$295	\$311	\$396
71	\$224	\$269	\$301	\$322	\$338	\$431
72	\$242	\$291	\$324	\$348	\$364	\$465
73	\$282	\$338	\$378	\$404	\$425	\$540
74	\$320	\$386	\$432	\$461	\$484	\$614
75	\$359	\$433	\$484	\$519	\$544	\$689
76	\$399	\$482	\$538	\$575	\$604	\$763
77	\$437	\$529	\$592	\$632	\$664	\$838
78	\$483	\$584	\$653	\$698	\$733	\$923
79	\$527	\$639	\$715	\$765	\$802	\$1,009
80	\$573	\$694	\$777	\$831	\$871	\$1,093
81	\$617	\$749	\$838	\$896	\$940	\$1,179
82	\$662	\$803	\$900	\$962	\$1,010	\$1,264
83	\$707	\$858	\$962	\$1,028	\$1,079	\$1,348
84	\$752	\$914	\$1,023	\$1,093	\$1,148	\$1,434
85	\$803	\$974	\$1,090	\$1,165	\$1,223	\$1,526
86	\$851	\$1,035	\$1,158	\$1,236	\$1,299	\$1,617
87	\$903	\$1,096	\$1,224	\$1,307	\$1,373	\$1,710
88	\$941	\$1,139	\$1,271	\$1,357	\$1,424	\$1,771
89	\$980	\$1,183	\$1,318	\$1,405	\$1,474	\$1,833
90	\$1,018	\$1,227	\$1,363	\$1,453	\$1,525	\$1,895
91	\$1,057	\$1,270	\$1,409	\$1,501	\$1,576	\$1,957
92	\$1,097	\$1,314	\$1,456	\$1,548	\$1,627	\$2,018
93	\$1,119	\$1,340	\$1,484	\$1,577	\$1,657	\$2,056
94	\$1,143	\$1,366	\$1,511	\$1,605	\$1,686	\$2,093
95	\$1,167	\$1,391	\$1,536	\$1,634	\$1,715	\$2,132
96	\$1,191	\$1,416	\$1,564	\$1,663	\$1,746	\$2,171
97+	\$1,214	\$1,442	\$1,591	\$1,691	\$1,776	\$2,207

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	-----		Benefit Period		-----	
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$30	\$32	\$35	\$36	\$37	\$48
39	\$30	\$35	\$37	\$40	\$41	\$52
40	\$32	\$37	\$40	\$43	\$46	\$58
41	\$35	\$40	\$44	\$47	\$48	\$62
42	\$37	\$43	\$47	\$50	\$52	\$68
43	\$39	\$46	\$50	\$54	\$55	\$72
44	\$41	\$48	\$52	\$57	\$59	\$77
45	\$44	\$51	\$57	\$59	\$63	\$81
46	\$47	\$54	\$59	\$63	\$66	\$87
47	\$48	\$57	\$62	\$66	\$70	\$91
48	\$50	\$58	\$65	\$69	\$72	\$94
49	\$51	\$59	\$66	\$70	\$75	\$97
50	\$52	\$61	\$68	\$73	\$76	\$99
51	\$54	\$63	\$69	\$75	\$79	\$102
52	\$55	\$65	\$72	\$76	\$80	\$105
53	\$58	\$68	\$76	\$81	\$86	\$110
54	\$61	\$72	\$80	\$86	\$90	\$117
55	\$63	\$76	\$84	\$90	\$95	\$123
56	\$68	\$80	\$88	\$94	\$99	\$128
57	\$70	\$83	\$92	\$99	\$104	\$135
58	\$77	\$91	\$101	\$108	\$115	\$148
59	\$83	\$99	\$110	\$117	\$124	\$160
60	\$90	\$106	\$119	\$127	\$134	\$174
61	\$97	\$115	\$127	\$137	\$144	\$186
62	\$102	\$123	\$137	\$146	\$153	\$199
63	\$112	\$132	\$148	\$159	\$167	\$214
64	\$121	\$144	\$160	\$171	\$179	\$230
65	\$130	\$155	\$171	\$182	\$192	\$246
66	\$139	\$164	\$182	\$195	\$204	\$261
67	\$148	\$175	\$195	\$207	\$218	\$276
68	\$166	\$196	\$217	\$232	\$243	\$309
69	\$182	\$217	\$240	\$257	\$269	\$342
70	\$199	\$237	\$264	\$282	\$295	\$375
71	\$217	\$258	\$287	\$306	\$322	\$407
72	\$233	\$279	\$309	\$331	\$346	\$440
73	\$270	\$324	\$362	\$385	\$404	\$512
74	\$309	\$370	\$413	\$440	\$462	\$584
75	\$348	\$417	\$464	\$495	\$519	\$656
76	\$385	\$462	\$515	\$549	\$577	\$727
77	\$424	\$508	\$566	\$604	\$633	\$798
78	\$466	\$562	\$625	\$668	\$701	\$880
79	\$511	\$614	\$684	\$731	\$767	\$962
80	\$553	\$668	\$745	\$795	\$834	\$1,043
81	\$598	\$720	\$805	\$858	\$900	\$1,126
82	\$642	\$774	\$864	\$922	\$967	\$1,208
83	\$684	\$827	\$923	\$985	\$1,034	\$1,289
84	\$729	\$880	\$983	\$1,049	\$1,100	\$1,372
85	\$777	\$938	\$1,046	\$1,118	\$1,172	\$1,459
86	\$825	\$998	\$1,111	\$1,185	\$1,245	\$1,547
87	\$874	\$1,054	\$1,176	\$1,254	\$1,317	\$1,635
88	\$911	\$1,097	\$1,220	\$1,301	\$1,365	\$1,695
89	\$949	\$1,139	\$1,265	\$1,347	\$1,413	\$1,753
90	\$987	\$1,181	\$1,310	\$1,394	\$1,461	\$1,812
91	\$1,024	\$1,223	\$1,354	\$1,439	\$1,511	\$1,871
92	\$1,061	\$1,265	\$1,398	\$1,486	\$1,559	\$1,931
93	\$1,085	\$1,290	\$1,424	\$1,514	\$1,588	\$1,967
94	\$1,107	\$1,315	\$1,450	\$1,540	\$1,616	\$2,002
95	\$1,130	\$1,340	\$1,475	\$1,568	\$1,645	\$2,038
96	\$1,154	\$1,363	\$1,501	\$1,595	\$1,674	\$2,076
97+	\$1,176	\$1,390	\$1,528	\$1,622	\$1,703	\$2,111

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	-----		Benefit Period		-----	
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<=38	\$29	\$29	\$32	\$33	\$35	\$41
39	\$29	\$32	\$35	\$36	\$37	\$47
40	\$30	\$35	\$37	\$39	\$41	\$51
41	\$33	\$37	\$40	\$43	\$44	\$55
42	\$35	\$40	\$43	\$46	\$47	\$59
43	\$37	\$43	\$46	\$48	\$51	\$63
44	\$40	\$46	\$48	\$51	\$54	\$68
45	\$41	\$48	\$51	\$55	\$57	\$72
46	\$44	\$50	\$55	\$58	\$61	\$76
47	\$46	\$52	\$58	\$61	\$63	\$80
48	\$47	\$54	\$59	\$62	\$65	\$83
49	\$48	\$55	\$61	\$65	\$68	\$86
50	\$50	\$57	\$62	\$66	\$69	\$88
51	\$50	\$58	\$63	\$68	\$70	\$90
52	\$51	\$59	\$65	\$69	\$73	\$92
53	\$54	\$63	\$69	\$73	\$77	\$98
54	\$57	\$66	\$73	\$77	\$81	\$104
55	\$59	\$70	\$77	\$81	\$86	\$109
56	\$63	\$73	\$80	\$86	\$90	\$115
57	\$66	\$77	\$84	\$90	\$94	\$120
58	\$72	\$84	\$92	\$98	\$104	\$132
59	\$77	\$91	\$101	\$106	\$112	\$144
60	\$84	\$99	\$109	\$116	\$121	\$155
61	\$90	\$106	\$117	\$124	\$131	\$167
62	\$97	\$113	\$124	\$132	\$139	\$178
63	\$105	\$123	\$135	\$145	\$152	\$193
64	\$113	\$134	\$146	\$156	\$164	\$208
65	\$121	\$144	\$157	\$167	\$175	\$222
66	\$131	\$153	\$168	\$179	\$188	\$237
67	\$139	\$163	\$179	\$190	\$200	\$251
68	\$156	\$182	\$201	\$214	\$224	\$282
69	\$171	\$201	\$222	\$236	\$248	\$312
70	\$188	\$221	\$244	\$259	\$272	\$342
71	\$204	\$242	\$266	\$283	\$297	\$373
72	\$219	\$261	\$287	\$306	\$320	\$403
73	\$257	\$304	\$335	\$357	\$374	\$471
74	\$293	\$348	\$384	\$408	\$428	\$537
75	\$328	\$391	\$432	\$460	\$482	\$604
76	\$366	\$435	\$480	\$511	\$535	\$671
77	\$402	\$477	\$529	\$563	\$589	\$738
78	\$443	\$529	\$585	\$622	\$651	\$816
79	\$484	\$578	\$640	\$682	\$715	\$893
80	\$526	\$628	\$697	\$742	\$777	\$969
81	\$569	\$679	\$753	\$802	\$840	\$1,046
82	\$610	\$729	\$809	\$863	\$904	\$1,123
83	\$651	\$780	\$865	\$922	\$966	\$1,201
84	\$693	\$829	\$922	\$981	\$1,029	\$1,278
85	\$740	\$885	\$981	\$1,046	\$1,096	\$1,359
86	\$785	\$940	\$1,042	\$1,110	\$1,163	\$1,442
87	\$831	\$995	\$1,103	\$1,174	\$1,231	\$1,524
88	\$867	\$1,034	\$1,144	\$1,219	\$1,277	\$1,579
89	\$903	\$1,074	\$1,187	\$1,261	\$1,321	\$1,634
90	\$938	\$1,114	\$1,228	\$1,304	\$1,366	\$1,688
91	\$973	\$1,154	\$1,270	\$1,347	\$1,413	\$1,743
92	\$1,010	\$1,192	\$1,311	\$1,391	\$1,459	\$1,798
93	\$1,031	\$1,217	\$1,336	\$1,416	\$1,485	\$1,833
94	\$1,053	\$1,241	\$1,361	\$1,441	\$1,511	\$1,866
95	\$1,075	\$1,264	\$1,384	\$1,467	\$1,539	\$1,900
96	\$1,097	\$1,286	\$1,408	\$1,493	\$1,565	\$1,933
97+	\$1,118	\$1,310	\$1,432	\$1,518	\$1,593	\$1,967

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002

Base Premiums for: \$10/Day NH Only

0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue <u>Age</u>	-----		Benefit Period		-----	
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<=38	\$23	\$23	\$25	\$25	\$26	\$32
39	\$23	\$25	\$26	\$28	\$29	\$36
40	\$25	\$28	\$29	\$30	\$32	\$39
41	\$26	\$29	\$32	\$33	\$33	\$41
42	\$28	\$32	\$33	\$35	\$36	\$46
43	\$30	\$33	\$36	\$37	\$39	\$48
44	\$32	\$35	\$37	\$40	\$41	\$51
45	\$33	\$37	\$40	\$41	\$44	\$55
46	\$35	\$39	\$41	\$44	\$46	\$58
47	\$36	\$41	\$44	\$47	\$48	\$61
48	\$37	\$41	\$46	\$48	\$50	\$63
49	\$37	\$43	\$47	\$50	\$51	\$65
50	\$39	\$44	\$48	\$51	\$52	\$68
51	\$40	\$46	\$48	\$52	\$54	\$69
52	\$40	\$46	\$50	\$52	\$55	\$72
53	\$43	\$48	\$52	\$57	\$59	\$76
54	\$44	\$51	\$57	\$59	\$62	\$80
55	\$47	\$54	\$59	\$62	\$66	\$86
56	\$50	\$57	\$62	\$66	\$69	\$90
57	\$51	\$59	\$65	\$69	\$73	\$94
58	\$57	\$65	\$72	\$76	\$80	\$104
59	\$61	\$70	\$79	\$83	\$88	\$113
60	\$66	\$77	\$84	\$91	\$95	\$123
61	\$70	\$83	\$91	\$98	\$104	\$132
62	\$76	\$88	\$98	\$105	\$110	\$144
63	\$83	\$98	\$108	\$115	\$121	\$156
64	\$90	\$106	\$117	\$126	\$131	\$168
65	\$98	\$115	\$127	\$135	\$142	\$181
66	\$105	\$124	\$137	\$145	\$152	\$195
67	\$113	\$132	\$146	\$155	\$163	\$207
68	\$127	\$149	\$164	\$175	\$184	\$233
69	\$139	\$166	\$182	\$195	\$204	\$259
70	\$153	\$181	\$200	\$214	\$225	\$286
71	\$167	\$197	\$219	\$235	\$246	\$312
72	\$179	\$214	\$237	\$254	\$266	\$338
73	\$211	\$251	\$279	\$298	\$313	\$396
74	\$242	\$288	\$320	\$342	\$360	\$454
75	\$273	\$326	\$363	\$388	\$406	\$513
76	\$304	\$363	\$404	\$432	\$453	\$571
77	\$334	\$400	\$446	\$476	\$500	\$629
78	\$370	\$444	\$495	\$529	\$555	\$698
79	\$406	\$489	\$544	\$582	\$610	\$766
80	\$442	\$533	\$593	\$635	\$667	\$835
81	\$477	\$577	\$643	\$687	\$722	\$903
82	\$513	\$620	\$691	\$740	\$777	\$972
83	\$549	\$664	\$741	\$792	\$832	\$1,039
84	\$585	\$708	\$791	\$846	\$887	\$1,108
85	\$624	\$755	\$842	\$901	\$945	\$1,179
86	\$662	\$802	\$894	\$956	\$1,005	\$1,250
87	\$702	\$849	\$947	\$1,012	\$1,063	\$1,321
88	\$731	\$883	\$983	\$1,049	\$1,101	\$1,369
89	\$763	\$916	\$1,018	\$1,086	\$1,140	\$1,416
90	\$792	\$951	\$1,054	\$1,123	\$1,180	\$1,464
91	\$822	\$984	\$1,089	\$1,161	\$1,219	\$1,511
92	\$853	\$1,018	\$1,125	\$1,198	\$1,259	\$1,559
93	\$871	\$1,038	\$1,147	\$1,220	\$1,282	\$1,590
94	\$889	\$1,058	\$1,167	\$1,241	\$1,304	\$1,617
95	\$908	\$1,078	\$1,188	\$1,264	\$1,328	\$1,648
96	\$926	\$1,097	\$1,209	\$1,286	\$1,351	\$1,677
97+	\$944	\$1,118	\$1,230	\$1,307	\$1,374	\$1,706

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	-----		Benefit Period		-----	
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<=38	\$35	\$39	\$41	\$43	\$46	\$59
39	\$35	\$41	\$44	\$48	\$51	\$65
40	\$39	\$44	\$50	\$52	\$54	\$72
41	\$41	\$48	\$52	\$55	\$59	\$77
42	\$44	\$51	\$57	\$61	\$63	\$84
43	\$48	\$54	\$61	\$65	\$68	\$88
44	\$50	\$59	\$63	\$68	\$73	\$95
45	\$52	\$62	\$68	\$73	\$76	\$102
46	\$55	\$65	\$72	\$77	\$81	\$108
47	\$59	\$68	\$76	\$81	\$86	\$113
48	\$61	\$70	\$77	\$84	\$88	\$116
49	\$61	\$72	\$81	\$86	\$91	\$120
50	\$62	\$75	\$83	\$88	\$94	\$124
51	\$63	\$76	\$84	\$91	\$95	\$127
52	\$65	\$77	\$87	\$94	\$98	\$130
53	\$70	\$83	\$92	\$98	\$105	\$137
54	\$73	\$87	\$97	\$105	\$109	\$145
55	\$76	\$92	\$102	\$109	\$116	\$152
56	\$81	\$95	\$106	\$116	\$123	\$159
57	\$84	\$99	\$113	\$120	\$127	\$167
58	\$92	\$109	\$123	\$131	\$139	\$182
59	\$99	\$119	\$134	\$144	\$150	\$197
60	\$108	\$128	\$145	\$156	\$163	\$213
61	\$116	\$138	\$156	\$167	\$177	\$229
62	\$124	\$148	\$166	\$178	\$188	\$244
63	\$134	\$160	\$179	\$192	\$203	\$264
64	\$145	\$173	\$193	\$208	\$218	\$282
65	\$156	\$186	\$207	\$222	\$233	\$299
66	\$167	\$199	\$221	\$236	\$250	\$319
67	\$178	\$211	\$235	\$251	\$264	\$338
68	\$197	\$236	\$262	\$282	\$295	\$377
69	\$218	\$261	\$290	\$311	\$326	\$415
70	\$239	\$286	\$317	\$339	\$357	\$455
71	\$257	\$309	\$346	\$370	\$389	\$495
72	\$277	\$335	\$373	\$400	\$420	\$535
73	\$324	\$389	\$435	\$465	\$489	\$621
74	\$368	\$444	\$497	\$530	\$558	\$707
75	\$413	\$498	\$558	\$596	\$625	\$792
76	\$458	\$553	\$620	\$662	\$696	\$878
77	\$504	\$607	\$680	\$727	\$763	\$963
78	\$556	\$671	\$751	\$803	\$843	\$1,061
79	\$606	\$734	\$822	\$879	\$922	\$1,161
80	\$658	\$798	\$893	\$955	\$1,002	\$1,257
81	\$709	\$861	\$963	\$1,029	\$1,081	\$1,355
82	\$762	\$923	\$1,035	\$1,107	\$1,162	\$1,453
83	\$813	\$987	\$1,107	\$1,183	\$1,241	\$1,551
84	\$865	\$1,050	\$1,176	\$1,257	\$1,321	\$1,649
85	\$923	\$1,121	\$1,254	\$1,340	\$1,406	\$1,755
86	\$980	\$1,191	\$1,332	\$1,421	\$1,493	\$1,860
87	\$1,038	\$1,260	\$1,408	\$1,503	\$1,579	\$1,967
88	\$1,082	\$1,310	\$1,461	\$1,559	\$1,638	\$2,036
89	\$1,127	\$1,361	\$1,515	\$1,616	\$1,695	\$2,107
90	\$1,172	\$1,410	\$1,568	\$1,671	\$1,754	\$2,179
91	\$1,216	\$1,460	\$1,620	\$1,726	\$1,812	\$2,251
92	\$1,261	\$1,511	\$1,674	\$1,780	\$1,871	\$2,320
93	\$1,288	\$1,541	\$1,706	\$1,813	\$1,906	\$2,365
94	\$1,314	\$1,572	\$1,737	\$1,845	\$1,939	\$2,408
95	\$1,343	\$1,599	\$1,766	\$1,880	\$1,972	\$2,452
96	\$1,369	\$1,628	\$1,798	\$1,913	\$2,008	\$2,496
97+	\$1,397	\$1,659	\$1,830	\$1,944	\$2,042	\$2,538

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	-----		Benefit Period		-----	
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$35	\$36	\$40	\$41	\$43	\$55
39	\$35	\$40	\$43	\$46	\$48	\$61
40	\$36	\$43	\$46	\$50	\$52	\$66
41	\$40	\$46	\$51	\$54	\$55	\$72
42	\$43	\$50	\$54	\$57	\$61	\$77
43	\$44	\$52	\$57	\$62	\$63	\$83
44	\$48	\$55	\$61	\$65	\$68	\$88
45	\$51	\$59	\$65	\$68	\$73	\$94
46	\$54	\$62	\$68	\$73	\$76	\$99
47	\$55	\$65	\$72	\$76	\$81	\$105
48	\$57	\$66	\$75	\$80	\$83	\$108
49	\$59	\$68	\$76	\$81	\$86	\$112
50	\$61	\$70	\$77	\$84	\$87	\$115
51	\$62	\$73	\$80	\$86	\$91	\$117
52	\$63	\$75	\$83	\$87	\$92	\$120
53	\$66	\$77	\$87	\$94	\$98	\$127
54	\$70	\$83	\$92	\$98	\$104	\$135
55	\$73	\$87	\$97	\$104	\$109	\$141
56	\$77	\$92	\$102	\$108	\$115	\$148
57	\$81	\$95	\$106	\$115	\$119	\$156
58	\$88	\$105	\$116	\$124	\$131	\$170
59	\$95	\$115	\$127	\$135	\$144	\$184
60	\$104	\$123	\$137	\$146	\$155	\$200
61	\$112	\$131	\$146	\$157	\$166	\$214
62	\$117	\$141	\$157	\$168	\$177	\$229
63	\$128	\$152	\$170	\$182	\$192	\$246
64	\$139	\$166	\$184	\$197	\$207	\$265
65	\$149	\$178	\$197	\$210	\$221	\$283
66	\$160	\$189	\$210	\$224	\$235	\$299
67	\$170	\$201	\$224	\$239	\$251	\$317
68	\$190	\$225	\$250	\$266	\$279	\$356
69	\$210	\$250	\$276	\$295	\$309	\$393
70	\$229	\$273	\$304	\$324	\$339	\$432
71	\$250	\$297	\$330	\$352	\$370	\$468
72	\$268	\$320	\$356	\$381	\$399	\$506
73	\$311	\$373	\$415	\$443	\$465	\$589
74	\$356	\$425	\$475	\$506	\$531	\$671
75	\$400	\$479	\$533	\$570	\$596	\$753
76	\$443	\$531	\$592	\$632	\$664	\$836
77	\$487	\$584	\$651	\$696	\$729	\$918
78	\$537	\$646	\$719	\$769	\$806	\$1,013
79	\$588	\$707	\$787	\$842	\$882	\$1,107
80	\$636	\$769	\$857	\$914	\$959	\$1,199
81	\$687	\$828	\$925	\$987	\$1,035	\$1,294
82	\$738	\$890	\$994	\$1,060	\$1,112	\$1,388
83	\$787	\$951	\$1,061	\$1,133	\$1,188	\$1,482
84	\$838	\$1,013	\$1,130	\$1,206	\$1,265	\$1,577
85	\$893	\$1,079	\$1,203	\$1,286	\$1,347	\$1,678
86	\$949	\$1,147	\$1,278	\$1,363	\$1,431	\$1,779
87	\$1,005	\$1,213	\$1,352	\$1,442	\$1,514	\$1,881
88	\$1,047	\$1,261	\$1,403	\$1,496	\$1,569	\$1,949
89	\$1,092	\$1,310	\$1,456	\$1,548	\$1,626	\$2,016
90	\$1,134	\$1,358	\$1,506	\$1,604	\$1,681	\$2,084
91	\$1,177	\$1,406	\$1,557	\$1,655	\$1,737	\$2,151
92	\$1,220	\$1,456	\$1,608	\$1,710	\$1,794	\$2,220
93	\$1,248	\$1,484	\$1,638	\$1,742	\$1,827	\$2,262
94	\$1,272	\$1,512	\$1,668	\$1,771	\$1,859	\$2,303
95	\$1,300	\$1,541	\$1,696	\$1,802	\$1,892	\$2,345
96	\$1,326	\$1,568	\$1,726	\$1,834	\$1,925	\$2,387
97+	\$1,352	\$1,598	\$1,757	\$1,864	\$1,958	\$2,429

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	-----		Benefit Period		-----	
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$33	\$33	\$36	\$39	\$40	\$48
39	\$33	\$36	\$40	\$41	\$43	\$54
40	\$35	\$40	\$43	\$44	\$48	\$59
41	\$39	\$43	\$46	\$50	\$51	\$63
42	\$40	\$46	\$50	\$52	\$54	\$68
43	\$43	\$50	\$52	\$55	\$59	\$73
44	\$46	\$52	\$55	\$59	\$62	\$77
45	\$48	\$55	\$59	\$63	\$65	\$83
46	\$51	\$57	\$63	\$66	\$70	\$87
47	\$52	\$61	\$66	\$70	\$73	\$92
48	\$54	\$62	\$68	\$72	\$75	\$95
49	\$55	\$63	\$70	\$75	\$77	\$98
50	\$57	\$65	\$72	\$76	\$80	\$102
51	\$57	\$66	\$73	\$77	\$81	\$104
52	\$59	\$68	\$75	\$80	\$84	\$106
53	\$62	\$73	\$80	\$84	\$88	\$113
54	\$65	\$76	\$84	\$88	\$94	\$119
55	\$68	\$81	\$88	\$94	\$98	\$126
56	\$73	\$84	\$92	\$98	\$104	\$131
57	\$76	\$88	\$97	\$104	\$108	\$138
58	\$83	\$97	\$106	\$113	\$119	\$152
59	\$88	\$105	\$116	\$123	\$128	\$166
60	\$97	\$115	\$126	\$134	\$139	\$178
61	\$104	\$123	\$135	\$144	\$150	\$192
62	\$112	\$130	\$144	\$152	\$160	\$204
63	\$120	\$141	\$156	\$167	\$175	\$222
64	\$130	\$155	\$168	\$179	\$189	\$240
65	\$139	\$166	\$181	\$192	\$201	\$255
66	\$150	\$177	\$193	\$207	\$215	\$273
67	\$160	\$188	\$207	\$219	\$230	\$288
68	\$179	\$210	\$232	\$246	\$257	\$324
69	\$197	\$232	\$255	\$272	\$286	\$359
70	\$215	\$254	\$282	\$298	\$313	\$393
71	\$235	\$277	\$306	\$326	\$341	\$429
72	\$253	\$299	\$330	\$352	\$368	\$464
73	\$295	\$349	\$385	\$411	\$431	\$541
74	\$337	\$400	\$442	\$469	\$493	\$617
75	\$378	\$449	\$497	\$529	\$553	\$696
76	\$421	\$500	\$552	\$588	\$615	\$771
77	\$462	\$549	\$607	\$647	\$678	\$849
78	\$509	\$607	\$673	\$716	\$749	\$938
79	\$558	\$665	\$737	\$784	\$822	\$1,027
80	\$604	\$722	\$802	\$854	\$893	\$1,114
81	\$654	\$781	\$867	\$922	\$966	\$1,203
82	\$701	\$838	\$930	\$992	\$1,039	\$1,292
83	\$749	\$897	\$995	\$1,060	\$1,111	\$1,381
84	\$796	\$954	\$1,060	\$1,129	\$1,184	\$1,470
85	\$850	\$1,017	\$1,129	\$1,203	\$1,260	\$1,564
86	\$903	\$1,081	\$1,198	\$1,277	\$1,337	\$1,659
87	\$955	\$1,144	\$1,268	\$1,351	\$1,416	\$1,753
88	\$996	\$1,188	\$1,315	\$1,401	\$1,468	\$1,816
89	\$1,038	\$1,235	\$1,365	\$1,450	\$1,519	\$1,880
90	\$1,079	\$1,281	\$1,413	\$1,500	\$1,572	\$1,940
91	\$1,119	\$1,326	\$1,460	\$1,548	\$1,626	\$2,004
92	\$1,162	\$1,372	\$1,508	\$1,599	\$1,678	\$2,067
93	\$1,185	\$1,399	\$1,536	\$1,628	\$1,707	\$2,107
94	\$1,210	\$1,427	\$1,565	\$1,657	\$1,737	\$2,146
95	\$1,236	\$1,453	\$1,591	\$1,686	\$1,769	\$2,186
96	\$1,261	\$1,479	\$1,619	\$1,717	\$1,800	\$2,223
97+	\$1,286	\$1,506	\$1,648	\$1,746	\$1,831	\$2,262

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$28	\$28	\$29	\$29	\$30	\$36
39	\$28	\$29	\$30	\$32	\$33	\$41
40	\$29	\$32	\$33	\$35	\$36	\$44
41	\$30	\$33	\$36	\$39	\$39	\$48
42	\$32	\$36	\$39	\$40	\$41	\$52
43	\$35	\$39	\$41	\$43	\$44	\$55
44	\$36	\$40	\$43	\$46	\$48	\$59
45	\$39	\$43	\$46	\$48	\$51	\$63
46	\$40	\$44	\$48	\$51	\$52	\$66
47	\$41	\$48	\$51	\$54	\$55	\$70
48	\$43	\$48	\$52	\$55	\$57	\$73
49	\$43	\$50	\$54	\$57	\$59	\$75
50	\$44	\$51	\$55	\$59	\$61	\$77
51	\$46	\$52	\$55	\$61	\$62	\$80
52	\$46	\$52	\$57	\$61	\$63	\$83
53	\$50	\$55	\$61	\$65	\$68	\$87
54	\$51	\$59	\$65	\$68	\$72	\$92
55	\$54	\$62	\$68	\$72	\$76	\$98
56	\$57	\$65	\$72	\$76	\$80	\$104
57	\$59	\$68	\$75	\$80	\$84	\$108
58	\$65	\$75	\$83	\$87	\$92	\$119
59	\$70	\$81	\$91	\$95	\$102	\$130
60	\$76	\$88	\$97	\$105	\$109	\$141
61	\$81	\$95	\$105	\$113	\$119	\$152
62	\$87	\$102	\$113	\$120	\$127	\$166
63	\$95	\$113	\$124	\$131	\$139	\$179
64	\$104	\$123	\$135	\$145	\$150	\$193
65	\$113	\$131	\$146	\$156	\$163	\$208
66	\$120	\$144	\$157	\$167	\$175	\$224
67	\$130	\$152	\$168	\$178	\$188	\$239
68	\$146	\$171	\$189	\$201	\$211	\$268
69	\$160	\$190	\$210	\$224	\$235	\$298
70	\$177	\$208	\$230	\$246	\$258	\$328
71	\$192	\$226	\$253	\$270	\$283	\$359
72	\$207	\$246	\$273	\$293	\$306	\$389
73	\$243	\$288	\$320	\$342	\$360	\$455
74	\$277	\$331	\$368	\$393	\$414	\$522
75	\$315	\$374	\$417	\$446	\$466	\$591
76	\$349	\$417	\$465	\$497	\$520	\$657
77	\$384	\$461	\$512	\$548	\$574	\$723
78	\$425	\$511	\$570	\$607	\$638	\$803
79	\$466	\$562	\$625	\$669	\$701	\$880
80	\$508	\$613	\$683	\$730	\$766	\$960
81	\$549	\$664	\$740	\$791	\$829	\$1,038
82	\$591	\$712	\$795	\$850	\$893	\$1,118
83	\$632	\$763	\$853	\$911	\$956	\$1,195
84	\$673	\$814	\$909	\$973	\$1,020	\$1,274
85	\$718	\$868	\$969	\$1,036	\$1,087	\$1,355
86	\$762	\$922	\$1,028	\$1,100	\$1,155	\$1,438
87	\$807	\$976	\$1,089	\$1,163	\$1,223	\$1,519
88	\$842	\$1,016	\$1,130	\$1,206	\$1,267	\$1,575
89	\$878	\$1,054	\$1,172	\$1,249	\$1,311	\$1,628
90	\$911	\$1,093	\$1,213	\$1,292	\$1,357	\$1,684
91	\$945	\$1,132	\$1,252	\$1,334	\$1,401	\$1,737
92	\$981	\$1,172	\$1,293	\$1,377	\$1,448	\$1,794
93	\$1,002	\$1,194	\$1,319	\$1,403	\$1,474	\$1,829
94	\$1,023	\$1,217	\$1,343	\$1,427	\$1,500	\$1,860
95	\$1,045	\$1,239	\$1,366	\$1,453	\$1,526	\$1,895
96	\$1,065	\$1,261	\$1,390	\$1,479	\$1,554	\$1,928
97+	\$1,086	\$1,286	\$1,415	\$1,503	\$1,580	\$1,961

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company
Individual Long Term Care Form 1LTCIP0001
Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH
0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	Benefit Period					
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$43	\$48	\$52	\$54	\$57	\$75
39	\$43	\$52	\$55	\$61	\$63	\$81
40	\$48	\$55	\$62	\$66	\$68	\$90
41	\$52	\$61	\$66	\$69	\$75	\$97
42	\$55	\$63	\$70	\$76	\$80	\$105
43	\$61	\$68	\$76	\$81	\$84	\$110
44	\$62	\$75	\$80	\$84	\$91	\$119
45	\$66	\$77	\$84	\$91	\$95	\$128
46	\$69	\$81	\$90	\$97	\$102	\$135
47	\$75	\$84	\$95	\$102	\$108	\$142
48	\$76	\$88	\$97	\$105	\$110	\$145
49	\$76	\$90	\$102	\$108	\$115	\$150
50	\$77	\$94	\$104	\$110	\$117	\$156
51	\$80	\$95	\$105	\$115	\$119	\$159
52	\$81	\$97	\$109	\$117	\$123	\$163
53	\$88	\$104	\$116	\$123	\$131	\$171
54	\$91	\$109	\$121	\$131	\$137	\$181
55	\$95	\$116	\$128	\$137	\$145	\$190
56	\$102	\$119	\$132	\$145	\$153	\$199
57	\$105	\$124	\$142	\$150	\$159	\$208
58	\$116	\$137	\$153	\$164	\$174	\$228
59	\$124	\$149	\$167	\$179	\$188	\$247
60	\$135	\$160	\$181	\$195	\$204	\$266
61	\$145	\$173	\$195	\$208	\$221	\$287
62	\$156	\$185	\$207	\$222	\$235	\$305
63	\$167	\$200	\$225	\$240	\$254	\$330
64	\$181	\$215	\$242	\$261	\$273	\$352
65	\$195	\$233	\$259	\$277	\$291	\$374
66	\$208	\$248	\$276	\$295	\$312	\$399
67	\$222	\$264	\$294	\$315	\$330	\$422
68	\$247	\$295	\$328	\$352	\$370	\$471
69	\$273	\$326	\$363	\$388	\$407	\$519
70	\$298	\$357	\$397	\$425	\$447	\$570
71	\$322	\$386	\$433	\$462	\$487	\$620
72	\$346	\$420	\$466	\$501	\$524	\$669
73	\$406	\$487	\$544	\$581	\$611	\$777
74	\$461	\$556	\$621	\$662	\$697	\$883
75	\$516	\$622	\$697	\$745	\$781	\$991
76	\$573	\$691	\$774	\$828	\$869	\$1,097
77	\$629	\$759	\$850	\$909	\$954	\$1,205
78	\$696	\$839	\$938	\$1,005	\$1,054	\$1,326
79	\$758	\$918	\$1,028	\$1,098	\$1,152	\$1,450
80	\$822	\$998	\$1,116	\$1,194	\$1,253	\$1,572
81	\$887	\$1,076	\$1,205	\$1,288	\$1,351	\$1,695
82	\$952	\$1,154	\$1,294	\$1,384	\$1,453	\$1,816
83	\$1,016	\$1,234	\$1,384	\$1,478	\$1,551	\$1,939
84	\$1,082	\$1,312	\$1,470	\$1,572	\$1,650	\$2,062
85	\$1,154	\$1,401	\$1,568	\$1,675	\$1,758	\$2,194
86	\$1,225	\$1,489	\$1,664	\$1,777	\$1,867	\$2,325
87	\$1,297	\$1,575	\$1,760	\$1,878	\$1,973	\$2,458
88	\$1,352	\$1,637	\$1,827	\$1,950	\$2,048	\$2,545
89	\$1,409	\$1,702	\$1,895	\$2,020	\$2,118	\$2,634
90	\$1,464	\$1,764	\$1,960	\$2,089	\$2,193	\$2,724
91	\$1,519	\$1,826	\$2,026	\$2,158	\$2,265	\$2,814
92	\$1,577	\$1,889	\$2,092	\$2,226	\$2,339	\$2,899
93	\$1,609	\$1,926	\$2,132	\$2,267	\$2,382	\$2,957
94	\$1,642	\$1,965	\$2,172	\$2,306	\$2,423	\$3,010
95	\$1,678	\$2,000	\$2,208	\$2,350	\$2,465	\$3,065
96	\$1,711	\$2,036	\$2,248	\$2,392	\$2,510	\$3,120
97+	\$1,746	\$2,074	\$2,288	\$2,430	\$2,553	\$3,173

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	-----		Benefit Period		-----	
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$43	\$46	\$50	\$52	\$54	\$69
39	\$43	\$50	\$54	\$57	\$61	\$76
40	\$46	\$54	\$57	\$62	\$66	\$83
41	\$50	\$57	\$63	\$68	\$69	\$90
42	\$54	\$62	\$68	\$70	\$76	\$97
43	\$55	\$66	\$70	\$77	\$80	\$104
44	\$61	\$69	\$76	\$81	\$84	\$110
45	\$63	\$75	\$81	\$84	\$91	\$117
46	\$68	\$77	\$84	\$91	\$95	\$124
47	\$69	\$81	\$90	\$95	\$102	\$131
48	\$70	\$83	\$94	\$101	\$104	\$135
49	\$75	\$84	\$95	\$102	\$108	\$139
50	\$76	\$88	\$97	\$105	\$109	\$144
51	\$77	\$91	\$101	\$108	\$115	\$146
52	\$80	\$94	\$104	\$109	\$116	\$150
53	\$83	\$97	\$109	\$117	\$123	\$159
54	\$88	\$104	\$116	\$123	\$130	\$170
55	\$91	\$109	\$121	\$130	\$137	\$177
56	\$97	\$116	\$128	\$135	\$144	\$185
57	\$102	\$119	\$132	\$144	\$149	\$195
58	\$110	\$131	\$145	\$156	\$164	\$213
59	\$119	\$144	\$159	\$170	\$179	\$229
60	\$130	\$153	\$171	\$184	\$193	\$250
61	\$139	\$164	\$184	\$197	\$207	\$268
62	\$146	\$177	\$197	\$211	\$221	\$287
63	\$160	\$190	\$213	\$228	\$240	\$308
64	\$174	\$207	\$229	\$247	\$259	\$331
65	\$186	\$222	\$247	\$262	\$276	\$353
66	\$200	\$236	\$262	\$280	\$294	\$374
67	\$213	\$253	\$280	\$298	\$315	\$397
68	\$239	\$282	\$312	\$333	\$349	\$446
69	\$262	\$312	\$345	\$370	\$386	\$491
70	\$287	\$342	\$380	\$406	\$425	\$540
71	\$312	\$371	\$413	\$440	\$462	\$585
72	\$335	\$400	\$446	\$476	\$498	\$633
73	\$388	\$466	\$519	\$553	\$581	\$737
74	\$446	\$531	\$593	\$633	\$664	\$839
75	\$501	\$599	\$667	\$712	\$745	\$943
76	\$553	\$664	\$740	\$791	\$829	\$1,046
77	\$609	\$730	\$814	\$869	\$911	\$1,147
78	\$671	\$807	\$898	\$960	\$1,007	\$1,267
79	\$736	\$883	\$984	\$1,053	\$1,103	\$1,384
80	\$795	\$960	\$1,071	\$1,143	\$1,199	\$1,499
81	\$860	\$1,035	\$1,156	\$1,234	\$1,294	\$1,619
82	\$923	\$1,112	\$1,242	\$1,325	\$1,391	\$1,736
83	\$984	\$1,188	\$1,326	\$1,416	\$1,485	\$1,853
84	\$1,047	\$1,267	\$1,413	\$1,508	\$1,581	\$1,972
85	\$1,116	\$1,350	\$1,504	\$1,608	\$1,684	\$2,098
86	\$1,187	\$1,434	\$1,598	\$1,704	\$1,788	\$2,223
87	\$1,256	\$1,517	\$1,691	\$1,802	\$1,892	\$2,352
88	\$1,310	\$1,577	\$1,754	\$1,870	\$1,961	\$2,436
89	\$1,365	\$1,637	\$1,820	\$1,936	\$2,033	\$2,520
90	\$1,419	\$1,697	\$1,882	\$2,005	\$2,102	\$2,605
91	\$1,471	\$1,758	\$1,946	\$2,069	\$2,172	\$2,690
92	\$1,525	\$1,820	\$2,009	\$2,138	\$2,243	\$2,775
93	\$1,559	\$1,855	\$2,048	\$2,178	\$2,284	\$2,828
94	\$1,591	\$1,891	\$2,085	\$2,214	\$2,324	\$2,879
95	\$1,626	\$1,926	\$2,120	\$2,254	\$2,365	\$2,931
96	\$1,657	\$1,960	\$2,158	\$2,292	\$2,407	\$2,985
97+	\$1,691	\$1,998	\$2,196	\$2,331	\$2,448	\$3,036

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	-----		Benefit Period		-----	
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<=38	\$41	\$41	\$46	\$48	\$50	\$61
39	\$41	\$46	\$50	\$52	\$54	\$68
40	\$43	\$50	\$54	\$55	\$61	\$75
41	\$48	\$54	\$57	\$62	\$63	\$80
42	\$50	\$57	\$62	\$66	\$68	\$84
43	\$54	\$62	\$66	\$69	\$75	\$91
44	\$57	\$66	\$69	\$75	\$77	\$97
45	\$61	\$69	\$75	\$80	\$81	\$104
46	\$63	\$70	\$80	\$83	\$88	\$109
47	\$66	\$76	\$83	\$88	\$91	\$116
48	\$68	\$77	\$84	\$90	\$94	\$119
49	\$69	\$80	\$88	\$94	\$97	\$123
50	\$70	\$81	\$90	\$95	\$101	\$128
51	\$70	\$83	\$91	\$97	\$102	\$130
52	\$75	\$84	\$94	\$101	\$105	\$132
53	\$77	\$91	\$101	\$105	\$110	\$142
54	\$81	\$95	\$105	\$110	\$117	\$149
55	\$84	\$102	\$110	\$117	\$123	\$157
56	\$91	\$105	\$116	\$123	\$130	\$164
57	\$95	\$110	\$121	\$130	\$135	\$173
58	\$104	\$121	\$132	\$142	\$149	\$190
59	\$110	\$131	\$145	\$153	\$160	\$207
60	\$121	\$144	\$157	\$167	\$174	\$222
61	\$130	\$153	\$170	\$179	\$188	\$240
62	\$139	\$163	\$179	\$190	\$200	\$255
63	\$150	\$177	\$195	\$208	\$219	\$277
64	\$163	\$193	\$211	\$225	\$236	\$301
65	\$174	\$207	\$226	\$240	\$253	\$319
66	\$188	\$221	\$242	\$259	\$269	\$342
67	\$200	\$235	\$259	\$275	\$288	\$360
68	\$225	\$262	\$290	\$308	\$322	\$406
69	\$247	\$290	\$319	\$339	\$357	\$449
70	\$269	\$317	\$352	\$373	\$392	\$491
71	\$294	\$346	\$384	\$407	\$426	\$537
72	\$316	\$374	\$413	\$440	\$461	\$580
73	\$370	\$436	\$482	\$515	\$538	\$676
74	\$421	\$501	\$552	\$587	\$615	\$771
75	\$473	\$560	\$621	\$661	\$691	\$869
76	\$526	\$625	\$690	\$736	\$770	\$965
77	\$578	\$687	\$759	\$809	\$847	\$1,061
78	\$636	\$759	\$842	\$896	\$937	\$1,173
79	\$697	\$832	\$922	\$980	\$1,028	\$1,283
80	\$756	\$903	\$1,002	\$1,068	\$1,116	\$1,392
81	\$818	\$977	\$1,083	\$1,152	\$1,208	\$1,504
82	\$876	\$1,047	\$1,163	\$1,241	\$1,299	\$1,615
83	\$937	\$1,122	\$1,243	\$1,325	\$1,388	\$1,726
84	\$995	\$1,192	\$1,325	\$1,412	\$1,481	\$1,837
85	\$1,063	\$1,271	\$1,412	\$1,504	\$1,575	\$1,954
86	\$1,129	\$1,351	\$1,497	\$1,595	\$1,671	\$2,074
87	\$1,194	\$1,430	\$1,586	\$1,689	\$1,771	\$2,191
88	\$1,246	\$1,485	\$1,644	\$1,751	\$1,835	\$2,270
89	\$1,297	\$1,544	\$1,706	\$1,813	\$1,899	\$2,350
90	\$1,350	\$1,601	\$1,766	\$1,875	\$1,965	\$2,426
91	\$1,399	\$1,657	\$1,826	\$1,936	\$2,033	\$2,505
92	\$1,453	\$1,715	\$1,885	\$2,000	\$2,098	\$2,585
93	\$1,482	\$1,750	\$1,920	\$2,036	\$2,133	\$2,634
94	\$1,512	\$1,784	\$1,957	\$2,071	\$2,172	\$2,683
95	\$1,546	\$1,816	\$1,989	\$2,109	\$2,212	\$2,732
96	\$1,577	\$1,849	\$2,023	\$2,146	\$2,249	\$2,779
97+	\$1,608	\$1,882	\$2,060	\$2,182	\$2,289	\$2,828

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue	-----		Benefit Period		-----		
Age	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$35	\$35	\$36	\$36	\$39	\$46	* Joint applicants receive
39	\$35	\$36	\$39	\$40	\$41	\$52	15% discount.
40	\$36	\$40	\$41	\$43	\$46	\$55	
41	\$39	\$41	\$46	\$48	\$48	\$61	
42	\$40	\$46	\$48	\$50	\$52	\$66	
43	\$43	\$48	\$52	\$54	\$55	\$69	
44	\$46	\$50	\$54	\$57	\$61	\$75	
45	\$48	\$54	\$57	\$61	\$63	\$80	
46	\$50	\$55	\$61	\$63	\$66	\$83	
47	\$52	\$61	\$63	\$68	\$69	\$88	
48	\$54	\$61	\$66	\$69	\$70	\$91	
49	\$54	\$62	\$68	\$70	\$75	\$94	
50	\$55	\$63	\$69	\$75	\$76	\$97	
51	\$57	\$66	\$69	\$76	\$77	\$101	
52	\$57	\$66	\$70	\$76	\$80	\$104	
53	\$62	\$69	\$76	\$81	\$84	\$109	
54	\$63	\$75	\$81	\$84	\$90	\$116	
55	\$68	\$77	\$84	\$90	\$95	\$123	
56	\$70	\$81	\$90	\$95	\$101	\$130	
57	\$75	\$84	\$94	\$101	\$105	\$135	
58	\$81	\$94	\$104	\$109	\$116	\$149	
59	\$88	\$102	\$115	\$119	\$128	\$163	
60	\$95	\$110	\$121	\$131	\$137	\$177	
61	\$102	\$119	\$131	\$142	\$149	\$190	
62	\$109	\$128	\$142	\$150	\$159	\$207	
63	\$119	\$142	\$156	\$164	\$174	\$225	
64	\$130	\$153	\$170	\$181	\$188	\$242	
65	\$142	\$164	\$184	\$195	\$204	\$261	
66	\$150	\$179	\$197	\$208	\$219	\$280	
67	\$163	\$190	\$211	\$222	\$235	\$298	
68	\$184	\$214	\$236	\$253	\$264	\$335	
69	\$200	\$239	\$262	\$280	\$294	\$373	
70	\$221	\$261	\$288	\$308	\$323	\$411	
71	\$240	\$283	\$316	\$338	\$353	\$449	
72	\$259	\$308	\$342	\$366	\$384	\$487	
73	\$304	\$360	\$400	\$428	\$450	\$570	
74	\$346	\$414	\$461	\$491	\$518	\$653	
75	\$393	\$468	\$522	\$558	\$584	\$738	
76	\$436	\$522	\$581	\$621	\$650	\$821	
77	\$480	\$577	\$640	\$684	\$718	\$904	
78	\$531	\$639	\$712	\$759	\$798	\$1,005	
79	\$584	\$702	\$781	\$836	\$876	\$1,101	
80	\$635	\$766	\$854	\$912	\$958	\$1,201	
81	\$687	\$829	\$925	\$988	\$1,036	\$1,297	
82	\$738	\$890	\$994	\$1,063	\$1,116	\$1,398	
83	\$791	\$954	\$1,067	\$1,139	\$1,195	\$1,495	
84	\$842	\$1,018	\$1,137	\$1,216	\$1,275	\$1,593	
85	\$897	\$1,085	\$1,212	\$1,296	\$1,359	\$1,695	
86	\$952	\$1,152	\$1,285	\$1,374	\$1,443	\$1,798	
87	\$1,009	\$1,220	\$1,361	\$1,455	\$1,529	\$1,899	
88	\$1,053	\$1,270	\$1,413	\$1,508	\$1,584	\$1,968	
89	\$1,097	\$1,318	\$1,464	\$1,561	\$1,639	\$2,036	
90	\$1,139	\$1,366	\$1,517	\$1,615	\$1,696	\$2,105	
91	\$1,181	\$1,415	\$1,565	\$1,668	\$1,751	\$2,172	
92	\$1,227	\$1,464	\$1,616	\$1,722	\$1,809	\$2,243	
93	\$1,253	\$1,492	\$1,649	\$1,754	\$1,842	\$2,285	
94	\$1,278	\$1,522	\$1,678	\$1,784	\$1,875	\$2,325	
95	\$1,305	\$1,550	\$1,708	\$1,816	\$1,909	\$2,368	
96	\$1,332	\$1,577	\$1,737	\$1,849	\$1,943	\$2,409	
97+	\$1,358	\$1,608	\$1,768	\$1,878	\$1,975	\$2,451	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	-----		Benefit Period		-----	
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$77	\$84	\$91	\$95	\$102	\$130
39	\$77	\$91	\$98	\$105	\$112	\$144
40	\$84	\$98	\$109	\$116	\$119	\$158
41	\$91	\$105	\$116	\$123	\$130	\$172
42	\$98	\$112	\$126	\$133	\$140	\$186
43	\$105	\$119	\$133	\$144	\$151	\$196
44	\$109	\$130	\$140	\$151	\$161	\$210
45	\$116	\$137	\$151	\$161	\$168	\$224
46	\$123	\$144	\$158	\$172	\$179	\$238
47	\$130	\$151	\$168	\$179	\$189	\$249
48	\$133	\$154	\$172	\$186	\$196	\$256
49	\$133	\$158	\$179	\$189	\$200	\$266
50	\$137	\$165	\$182	\$196	\$207	\$273
51	\$140	\$168	\$186	\$200	\$210	\$280
52	\$144	\$172	\$193	\$207	\$217	\$287
53	\$154	\$182	\$203	\$217	\$231	\$301
54	\$161	\$193	\$214	\$231	\$242	\$319
55	\$168	\$203	\$224	\$242	\$256	\$336
56	\$179	\$210	\$235	\$256	\$270	\$350
57	\$186	\$221	\$249	\$266	\$280	\$368
58	\$203	\$242	\$270	\$291	\$308	\$403
59	\$221	\$263	\$294	\$315	\$333	\$434
60	\$238	\$284	\$319	\$343	\$361	\$469
61	\$256	\$305	\$343	\$368	\$389	\$504
62	\$273	\$326	\$364	\$392	\$413	\$539
63	\$294	\$354	\$396	\$424	\$448	\$581
64	\$319	\$382	\$427	\$459	\$480	\$620
65	\$343	\$410	\$455	\$490	\$515	\$662
66	\$368	\$438	\$487	\$522	\$550	\$704
67	\$392	\$466	\$518	\$553	\$581	\$746
68	\$434	\$522	\$578	\$620	\$651	\$830
69	\$480	\$574	\$641	\$686	\$718	\$918
70	\$525	\$630	\$701	\$750	\$788	\$1,005
71	\$567	\$683	\$764	\$816	\$858	\$1,093
72	\$613	\$739	\$823	\$883	\$925	\$1,180
73	\$715	\$858	\$960	\$1,026	\$1,079	\$1,369
74	\$813	\$981	\$1,096	\$1,170	\$1,229	\$1,559
75	\$911	\$1,100	\$1,229	\$1,317	\$1,380	\$1,748
76	\$1,012	\$1,222	\$1,366	\$1,461	\$1,534	\$1,937
77	\$1,110	\$1,341	\$1,503	\$1,604	\$1,685	\$2,126
78	\$1,226	\$1,482	\$1,657	\$1,772	\$1,860	\$2,343
79	\$1,338	\$1,622	\$1,814	\$1,940	\$2,035	\$2,560
80	\$1,454	\$1,762	\$1,972	\$2,109	\$2,210	\$2,774
81	\$1,566	\$1,902	\$2,126	\$2,273	\$2,385	\$2,991
82	\$1,681	\$2,038	\$2,284	\$2,441	\$2,564	\$3,208
83	\$1,793	\$2,179	\$2,441	\$2,609	\$2,739	\$3,422
84	\$1,909	\$2,319	\$2,595	\$2,774	\$2,914	\$3,639
85	\$2,038	\$2,473	\$2,767	\$2,956	\$3,103	\$3,874
86	\$2,161	\$2,627	\$2,939	\$3,138	\$3,296	\$4,105
87	\$2,291	\$2,781	\$3,107	\$3,317	\$3,485	\$4,340
88	\$2,389	\$2,890	\$3,226	\$3,443	\$3,615	\$4,494
89	\$2,487	\$3,002	\$3,345	\$3,566	\$3,741	\$4,651
90	\$2,585	\$3,114	\$3,460	\$3,688	\$3,870	\$4,809
91	\$2,683	\$3,222	\$3,576	\$3,811	\$4,000	\$4,967
92	\$2,785	\$3,334	\$3,695	\$3,930	\$4,129	\$5,121
93	\$2,841	\$3,401	\$3,765	\$4,003	\$4,207	\$5,219
94	\$2,900	\$3,468	\$3,835	\$4,073	\$4,280	\$5,313
95	\$2,963	\$3,531	\$3,898	\$4,147	\$4,354	\$5,411
96	\$3,023	\$3,594	\$3,968	\$4,221	\$4,431	\$5,509
97+	\$3,082	\$3,660	\$4,038	\$4,291	\$4,508	\$5,601

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	-----		Benefit Period		-----		
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$77	\$81	\$88	\$91	\$95	\$123	* Joint applicants receive 15% discount.
39	\$77	\$88	\$95	\$102	\$105	\$133	
40	\$81	\$95	\$102	\$109	\$116	\$147	
41	\$88	\$102	\$112	\$119	\$123	\$158	
42	\$95	\$109	\$119	\$126	\$133	\$172	
43	\$98	\$116	\$126	\$137	\$140	\$182	
44	\$105	\$123	\$133	\$144	\$151	\$196	
45	\$112	\$130	\$144	\$151	\$161	\$207	
46	\$119	\$137	\$151	\$161	\$168	\$221	
47	\$123	\$144	\$158	\$168	\$179	\$231	
48	\$126	\$147	\$165	\$175	\$182	\$238	
49	\$130	\$151	\$168	\$179	\$189	\$245	
50	\$133	\$154	\$172	\$186	\$193	\$252	
51	\$137	\$161	\$175	\$189	\$200	\$259	
52	\$140	\$165	\$182	\$193	\$203	\$266	
53	\$147	\$172	\$193	\$207	\$217	\$280	
54	\$154	\$182	\$203	\$217	\$228	\$298	
55	\$161	\$193	\$214	\$228	\$242	\$312	
56	\$172	\$203	\$224	\$238	\$252	\$326	
57	\$179	\$210	\$235	\$252	\$263	\$343	
58	\$196	\$231	\$256	\$273	\$291	\$375	
59	\$210	\$252	\$280	\$298	\$315	\$406	
60	\$228	\$270	\$301	\$322	\$340	\$441	
61	\$245	\$291	\$322	\$347	\$364	\$473	
62	\$259	\$312	\$347	\$371	\$389	\$504	
63	\$284	\$336	\$375	\$403	\$424	\$543	
64	\$308	\$364	\$406	\$434	\$455	\$585	
65	\$329	\$392	\$434	\$462	\$487	\$623	
66	\$354	\$417	\$462	\$494	\$518	\$662	
67	\$375	\$445	\$494	\$525	\$553	\$701	
68	\$420	\$497	\$550	\$588	\$616	\$785	
69	\$462	\$550	\$609	\$651	\$683	\$869	
70	\$504	\$602	\$669	\$715	\$750	\$953	
71	\$550	\$655	\$729	\$778	\$816	\$1,033	
72	\$592	\$708	\$785	\$841	\$879	\$1,117	
73	\$686	\$823	\$918	\$977	\$1,026	\$1,299	
74	\$785	\$939	\$1,047	\$1,117	\$1,173	\$1,482	
75	\$883	\$1,058	\$1,177	\$1,257	\$1,317	\$1,664	
76	\$977	\$1,173	\$1,306	\$1,394	\$1,464	\$1,846	
77	\$1,075	\$1,289	\$1,436	\$1,534	\$1,608	\$2,024	
78	\$1,184	\$1,426	\$1,587	\$1,695	\$1,779	\$2,235	
79	\$1,296	\$1,559	\$1,737	\$1,856	\$1,947	\$2,441	
80	\$1,405	\$1,695	\$1,891	\$2,017	\$2,116	\$2,648	
81	\$1,517	\$1,828	\$2,042	\$2,179	\$2,284	\$2,858	
82	\$1,629	\$1,965	\$2,193	\$2,340	\$2,455	\$3,065	
83	\$1,737	\$2,098	\$2,343	\$2,501	\$2,623	\$3,271	
84	\$1,849	\$2,235	\$2,494	\$2,662	\$2,792	\$3,482	
85	\$1,972	\$2,382	\$2,655	\$2,837	\$2,974	\$3,702	
86	\$2,095	\$2,532	\$2,820	\$3,009	\$3,159	\$3,926	
87	\$2,217	\$2,676	\$2,984	\$3,184	\$3,341	\$4,150	
88	\$2,312	\$2,785	\$3,096	\$3,303	\$3,464	\$4,301	
89	\$2,410	\$2,890	\$3,212	\$3,418	\$3,587	\$4,448	
90	\$2,504	\$2,998	\$3,324	\$3,538	\$3,709	\$4,599	
91	\$2,599	\$3,103	\$3,436	\$3,653	\$3,835	\$4,749	
92	\$2,693	\$3,212	\$3,548	\$3,772	\$3,958	\$4,900	
93	\$2,753	\$3,275	\$3,615	\$3,842	\$4,031	\$4,991	
94	\$2,809	\$3,338	\$3,681	\$3,909	\$4,101	\$5,082	
95	\$2,869	\$3,401	\$3,744	\$3,979	\$4,175	\$5,173	
96	\$2,928	\$3,460	\$3,811	\$4,049	\$4,249	\$5,268	
97+	\$2,984	\$3,527	\$3,877	\$4,115	\$4,322	\$5,359	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	-----		Benefit Period		-----	
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$74	\$74	\$81	\$84	\$88	\$105
39	\$74	\$81	\$88	\$91	\$95	\$119
40	\$77	\$88	\$95	\$98	\$105	\$130
41	\$84	\$95	\$102	\$109	\$112	\$140
42	\$88	\$102	\$109	\$116	\$119	\$151
43	\$95	\$109	\$116	\$123	\$130	\$161
44	\$102	\$116	\$123	\$130	\$137	\$172
45	\$105	\$123	\$130	\$140	\$144	\$182
46	\$112	\$126	\$140	\$147	\$154	\$193
47	\$116	\$133	\$147	\$154	\$161	\$203
48	\$119	\$137	\$151	\$158	\$165	\$210
49	\$123	\$140	\$154	\$165	\$172	\$217
50	\$126	\$144	\$158	\$168	\$175	\$224
51	\$126	\$147	\$161	\$172	\$179	\$228
52	\$130	\$151	\$165	\$175	\$186	\$235
53	\$137	\$161	\$175	\$186	\$196	\$249
54	\$144	\$168	\$186	\$196	\$207	\$263
55	\$151	\$179	\$196	\$207	\$217	\$277
56	\$161	\$186	\$203	\$217	\$228	\$291
57	\$168	\$196	\$214	\$228	\$238	\$305
58	\$182	\$214	\$235	\$249	\$263	\$336
59	\$196	\$231	\$256	\$270	\$284	\$364
60	\$214	\$252	\$277	\$294	\$308	\$392
61	\$228	\$270	\$298	\$315	\$333	\$424
62	\$245	\$287	\$315	\$336	\$354	\$452
63	\$266	\$312	\$343	\$368	\$385	\$490
64	\$287	\$340	\$371	\$396	\$417	\$529
65	\$308	\$364	\$399	\$424	\$445	\$564
66	\$333	\$389	\$427	\$455	\$476	\$602
67	\$354	\$413	\$455	\$483	\$508	\$637
68	\$396	\$462	\$511	\$543	\$567	\$715
69	\$434	\$511	\$564	\$599	\$630	\$792
70	\$476	\$560	\$620	\$658	\$690	\$869
71	\$518	\$613	\$676	\$718	\$753	\$946
72	\$557	\$662	\$729	\$778	\$813	\$1,023
73	\$651	\$771	\$851	\$907	\$949	\$1,194
74	\$743	\$883	\$974	\$1,037	\$1,086	\$1,362
75	\$834	\$991	\$1,096	\$1,166	\$1,222	\$1,534
76	\$928	\$1,103	\$1,219	\$1,296	\$1,359	\$1,702
77	\$1,019	\$1,212	\$1,341	\$1,429	\$1,496	\$1,874
78	\$1,124	\$1,341	\$1,485	\$1,580	\$1,653	\$2,070
79	\$1,229	\$1,468	\$1,625	\$1,730	\$1,814	\$2,266
80	\$1,334	\$1,594	\$1,769	\$1,884	\$1,972	\$2,459
81	\$1,443	\$1,723	\$1,912	\$2,035	\$2,133	\$2,655
82	\$1,548	\$1,849	\$2,052	\$2,189	\$2,294	\$2,851
83	\$1,653	\$1,979	\$2,196	\$2,340	\$2,452	\$3,047
84	\$1,758	\$2,105	\$2,340	\$2,490	\$2,613	\$3,243
85	\$1,877	\$2,245	\$2,490	\$2,655	\$2,781	\$3,450
86	\$1,993	\$2,385	\$2,644	\$2,816	\$2,953	\$3,660
87	\$2,109	\$2,525	\$2,799	\$2,981	\$3,124	\$3,867
88	\$2,200	\$2,623	\$2,904	\$3,093	\$3,240	\$4,007
89	\$2,291	\$2,725	\$3,012	\$3,201	\$3,352	\$4,147
90	\$2,382	\$2,827	\$3,117	\$3,310	\$3,468	\$4,284
91	\$2,469	\$2,928	\$3,222	\$3,418	\$3,587	\$4,424
92	\$2,564	\$3,026	\$3,327	\$3,531	\$3,702	\$4,564
93	\$2,616	\$3,089	\$3,390	\$3,594	\$3,769	\$4,651
94	\$2,672	\$3,149	\$3,453	\$3,657	\$3,835	\$4,735
95	\$2,728	\$3,208	\$3,513	\$3,723	\$3,905	\$4,823
96	\$2,785	\$3,264	\$3,573	\$3,790	\$3,972	\$4,907
97+	\$2,837	\$3,324	\$3,636	\$3,853	\$4,042	\$4,991

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	-----		Benefit Period		-----	
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$60	\$60	\$63	\$63	\$67	\$81
39	\$60	\$63	\$67	\$70	\$74	\$91
40	\$63	\$70	\$74	\$77	\$81	\$98
41	\$67	\$74	\$81	\$84	\$84	\$105
42	\$70	\$81	\$84	\$88	\$91	\$116
43	\$77	\$84	\$91	\$95	\$98	\$123
44	\$81	\$88	\$95	\$102	\$105	\$130
45	\$84	\$95	\$102	\$105	\$112	\$140
46	\$88	\$98	\$105	\$112	\$116	\$147
47	\$91	\$105	\$112	\$119	\$123	\$154
48	\$95	\$105	\$116	\$123	\$126	\$161
49	\$95	\$109	\$119	\$126	\$130	\$165
50	\$98	\$112	\$123	\$130	\$133	\$172
51	\$102	\$116	\$123	\$133	\$137	\$175
52	\$102	\$116	\$126	\$133	\$140	\$182
53	\$109	\$123	\$133	\$144	\$151	\$193
54	\$112	\$130	\$144	\$151	\$158	\$203
55	\$119	\$137	\$151	\$158	\$168	\$217
56	\$126	\$144	\$158	\$168	\$175	\$228
57	\$130	\$151	\$165	\$175	\$186	\$238
58	\$144	\$165	\$182	\$193	\$203	\$263
59	\$154	\$179	\$200	\$210	\$224	\$287
60	\$168	\$196	\$214	\$231	\$242	\$312
61	\$179	\$210	\$231	\$249	\$263	\$336
62	\$193	\$224	\$249	\$266	\$280	\$364
63	\$210	\$249	\$273	\$291	\$308	\$396
64	\$228	\$270	\$298	\$319	\$333	\$427
65	\$249	\$291	\$322	\$343	\$361	\$459
66	\$266	\$315	\$347	\$368	\$385	\$494
67	\$287	\$336	\$371	\$392	\$413	\$525
68	\$322	\$378	\$417	\$445	\$466	\$592
69	\$354	\$420	\$462	\$494	\$518	\$658
70	\$389	\$459	\$508	\$543	\$571	\$725
71	\$424	\$501	\$557	\$595	\$623	\$792
72	\$455	\$543	\$602	\$644	\$676	\$858
73	\$536	\$637	\$708	\$757	\$795	\$1,005
74	\$613	\$732	\$813	\$869	\$914	\$1,152
75	\$694	\$827	\$921	\$984	\$1,030	\$1,303
76	\$771	\$921	\$1,026	\$1,096	\$1,149	\$1,450
77	\$848	\$1,016	\$1,131	\$1,208	\$1,268	\$1,597
78	\$939	\$1,128	\$1,257	\$1,341	\$1,408	\$1,772
79	\$1,030	\$1,240	\$1,380	\$1,478	\$1,548	\$1,944
80	\$1,121	\$1,352	\$1,506	\$1,611	\$1,692	\$2,119
81	\$1,212	\$1,464	\$1,632	\$1,744	\$1,832	\$2,291
82	\$1,303	\$1,573	\$1,755	\$1,877	\$1,972	\$2,466
83	\$1,394	\$1,685	\$1,881	\$2,010	\$2,112	\$2,637
84	\$1,485	\$1,797	\$2,007	\$2,147	\$2,252	\$2,813
85	\$1,583	\$1,916	\$2,137	\$2,287	\$2,399	\$2,991
86	\$1,681	\$2,035	\$2,270	\$2,427	\$2,550	\$3,173
87	\$1,783	\$2,154	\$2,403	\$2,567	\$2,697	\$3,352
88	\$1,856	\$2,242	\$2,494	\$2,662	\$2,795	\$3,475
89	\$1,937	\$2,326	\$2,585	\$2,756	\$2,893	\$3,594
90	\$2,010	\$2,413	\$2,676	\$2,851	\$2,995	\$3,716
91	\$2,088	\$2,497	\$2,763	\$2,946	\$3,093	\$3,835
92	\$2,165	\$2,585	\$2,855	\$3,040	\$3,194	\$3,958
93	\$2,210	\$2,634	\$2,911	\$3,096	\$3,254	\$4,035
94	\$2,256	\$2,686	\$2,963	\$3,149	\$3,310	\$4,105
95	\$2,305	\$2,735	\$3,016	\$3,208	\$3,369	\$4,182
96	\$2,350	\$2,785	\$3,068	\$3,264	\$3,429	\$4,256
97+	\$2,396	\$2,837	\$3,121	\$3,317	\$3,489	\$4,329

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	-----		Benefit Period		-----	
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<=38	\$88	\$98	\$105	\$109	\$116	\$151
39	\$88	\$105	\$112	\$123	\$130	\$165
40	\$98	\$112	\$126	\$133	\$137	\$182
41	\$105	\$123	\$133	\$140	\$151	\$196
42	\$112	\$130	\$144	\$154	\$161	\$214
43	\$123	\$137	\$154	\$165	\$172	\$224
44	\$126	\$151	\$161	\$172	\$186	\$242
45	\$133	\$158	\$172	\$186	\$193	\$259
46	\$140	\$165	\$182	\$196	\$207	\$273
47	\$151	\$172	\$193	\$207	\$217	\$287
48	\$154	\$179	\$196	\$214	\$224	\$294
49	\$154	\$182	\$207	\$217	\$231	\$305
50	\$158	\$189	\$210	\$224	\$238	\$315
51	\$161	\$193	\$214	\$231	\$242	\$322
52	\$165	\$196	\$221	\$238	\$249	\$329
53	\$179	\$210	\$235	\$249	\$266	\$347
54	\$186	\$221	\$245	\$266	\$277	\$368
55	\$193	\$235	\$259	\$277	\$294	\$385
56	\$207	\$242	\$270	\$294	\$312	\$403
57	\$214	\$252	\$287	\$305	\$322	\$424
58	\$235	\$277	\$312	\$333	\$354	\$462
59	\$252	\$301	\$340	\$364	\$382	\$501
60	\$273	\$326	\$368	\$396	\$413	\$539
61	\$294	\$350	\$396	\$424	\$448	\$581
62	\$315	\$375	\$420	\$452	\$476	\$620
63	\$340	\$406	\$455	\$487	\$515	\$669
64	\$368	\$438	\$490	\$529	\$553	\$715
65	\$396	\$473	\$525	\$564	\$592	\$760
66	\$424	\$504	\$560	\$599	\$634	\$809
67	\$452	\$536	\$595	\$637	\$669	\$858
68	\$501	\$599	\$665	\$715	\$750	\$956
69	\$553	\$662	\$736	\$788	\$827	\$1,054
70	\$606	\$725	\$806	\$862	\$907	\$1,156
71	\$651	\$785	\$879	\$939	\$988	\$1,257
72	\$704	\$851	\$946	\$1,016	\$1,065	\$1,359
73	\$823	\$988	\$1,103	\$1,180	\$1,240	\$1,576
74	\$935	\$1,128	\$1,261	\$1,345	\$1,415	\$1,793
75	\$1,047	\$1,264	\$1,415	\$1,513	\$1,587	\$2,010
76	\$1,163	\$1,405	\$1,573	\$1,681	\$1,765	\$2,228
77	\$1,278	\$1,541	\$1,727	\$1,846	\$1,937	\$2,445
78	\$1,412	\$1,702	\$1,905	\$2,038	\$2,140	\$2,693
79	\$1,538	\$1,863	\$2,088	\$2,231	\$2,340	\$2,946
80	\$1,671	\$2,024	\$2,266	\$2,424	\$2,543	\$3,191
81	\$1,800	\$2,186	\$2,445	\$2,613	\$2,742	\$3,439
82	\$1,933	\$2,343	\$2,627	\$2,809	\$2,949	\$3,688
83	\$2,063	\$2,504	\$2,809	\$3,002	\$3,149	\$3,937
84	\$2,196	\$2,665	\$2,984	\$3,191	\$3,352	\$4,186
85	\$2,343	\$2,844	\$3,184	\$3,401	\$3,569	\$4,455
86	\$2,487	\$3,023	\$3,380	\$3,608	\$3,790	\$4,721
87	\$2,634	\$3,198	\$3,573	\$3,814	\$4,007	\$4,991
88	\$2,746	\$3,324	\$3,709	\$3,958	\$4,158	\$5,166
89	\$2,862	\$3,453	\$3,846	\$4,101	\$4,301	\$5,348
90	\$2,974	\$3,580	\$3,979	\$4,242	\$4,452	\$5,530
91	\$3,086	\$3,706	\$4,112	\$4,382	\$4,599	\$5,713
92	\$3,201	\$3,835	\$4,249	\$4,518	\$4,749	\$5,888
93	\$3,268	\$3,912	\$4,329	\$4,602	\$4,837	\$6,003
94	\$3,334	\$3,989	\$4,410	\$4,683	\$4,921	\$6,112
95	\$3,408	\$4,059	\$4,483	\$4,770	\$5,005	\$6,224
96	\$3,475	\$4,133	\$4,564	\$4,855	\$5,096	\$6,336
97+	\$3,545	\$4,210	\$4,644	\$4,935	\$5,184	\$6,441

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue	Benefit Period						
<u>Age</u>	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>	
<=38	\$88	\$91	\$102	\$105	\$109	\$140	* Joint applicants receive 15% discount.
39	\$88	\$102	\$109	\$116	\$123	\$154	
40	\$91	\$109	\$116	\$126	\$133	\$168	
41	\$102	\$116	\$130	\$137	\$140	\$182	
42	\$109	\$126	\$137	\$144	\$154	\$196	
43	\$112	\$133	\$144	\$158	\$161	\$210	
44	\$123	\$140	\$154	\$165	\$172	\$224	
45	\$130	\$151	\$165	\$172	\$186	\$238	
46	\$137	\$158	\$172	\$186	\$193	\$252	
47	\$140	\$165	\$182	\$193	\$207	\$266	
48	\$144	\$168	\$189	\$203	\$210	\$273	
49	\$151	\$172	\$193	\$207	\$217	\$284	
50	\$154	\$179	\$196	\$214	\$221	\$291	
51	\$158	\$186	\$203	\$217	\$231	\$298	
52	\$161	\$189	\$210	\$221	\$235	\$305	
53	\$168	\$196	\$221	\$238	\$249	\$322	
54	\$179	\$210	\$235	\$249	\$263	\$343	
55	\$186	\$221	\$245	\$263	\$277	\$357	
56	\$196	\$235	\$259	\$273	\$291	\$375	
57	\$207	\$242	\$270	\$291	\$301	\$396	
58	\$224	\$266	\$294	\$315	\$333	\$431	
59	\$242	\$291	\$322	\$343	\$364	\$466	
60	\$263	\$312	\$347	\$371	\$392	\$508	
61	\$284	\$333	\$371	\$399	\$420	\$543	
62	\$298	\$357	\$399	\$427	\$448	\$581	
63	\$326	\$385	\$431	\$462	\$487	\$623	
64	\$354	\$420	\$466	\$501	\$525	\$672	
65	\$378	\$452	\$501	\$532	\$560	\$718	
66	\$406	\$480	\$532	\$567	\$595	\$760	
67	\$431	\$511	\$567	\$606	\$637	\$806	
68	\$483	\$571	\$634	\$676	\$708	\$904	
69	\$532	\$634	\$701	\$750	\$785	\$998	
70	\$581	\$694	\$771	\$823	\$862	\$1,096	
71	\$634	\$753	\$837	\$893	\$939	\$1,187	
72	\$679	\$813	\$904	\$967	\$1,012	\$1,285	
73	\$788	\$946	\$1,054	\$1,124	\$1,180	\$1,496	
74	\$904	\$1,079	\$1,205	\$1,285	\$1,348	\$1,702	
75	\$1,016	\$1,215	\$1,352	\$1,447	\$1,513	\$1,912	
76	\$1,124	\$1,348	\$1,503	\$1,604	\$1,685	\$2,123	
77	\$1,236	\$1,482	\$1,653	\$1,765	\$1,849	\$2,329	
78	\$1,362	\$1,639	\$1,825	\$1,951	\$2,045	\$2,571	
79	\$1,492	\$1,793	\$1,996	\$2,137	\$2,238	\$2,809	
80	\$1,615	\$1,951	\$2,175	\$2,319	\$2,434	\$3,044	
81	\$1,744	\$2,102	\$2,347	\$2,504	\$2,627	\$3,285	
82	\$1,874	\$2,259	\$2,522	\$2,690	\$2,823	\$3,524	
83	\$1,996	\$2,413	\$2,693	\$2,876	\$3,016	\$3,762	
84	\$2,126	\$2,571	\$2,869	\$3,061	\$3,212	\$4,003	
85	\$2,266	\$2,739	\$3,054	\$3,264	\$3,418	\$4,259	
86	\$2,410	\$2,911	\$3,243	\$3,460	\$3,632	\$4,515	
87	\$2,550	\$3,079	\$3,432	\$3,660	\$3,842	\$4,774	
88	\$2,658	\$3,201	\$3,562	\$3,797	\$3,982	\$4,946	
89	\$2,771	\$3,324	\$3,695	\$3,930	\$4,126	\$5,117	
90	\$2,879	\$3,446	\$3,821	\$4,070	\$4,266	\$5,289	
91	\$2,988	\$3,569	\$3,951	\$4,200	\$4,410	\$5,460	
92	\$3,096	\$3,695	\$4,080	\$4,340	\$4,553	\$5,636	
93	\$3,166	\$3,765	\$4,158	\$4,420	\$4,637	\$5,741	
94	\$3,229	\$3,839	\$4,235	\$4,494	\$4,718	\$5,846	
95	\$3,299	\$3,912	\$4,305	\$4,574	\$4,802	\$5,951	
96	\$3,366	\$3,979	\$4,382	\$4,655	\$4,886	\$6,059	
97+	\$3,432	\$4,056	\$4,459	\$4,732	\$4,970	\$6,164	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	-----		Benefit Period		-----	
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$84	\$84	\$91	\$98	\$102	\$123
39	\$84	\$91	\$102	\$105	\$109	\$137
40	\$88	\$102	\$109	\$112	\$123	\$151
41	\$98	\$109	\$116	\$126	\$130	\$161
42	\$102	\$116	\$126	\$133	\$137	\$172
43	\$109	\$126	\$133	\$140	\$151	\$186
44	\$116	\$133	\$140	\$151	\$158	\$196
45	\$123	\$140	\$151	\$161	\$165	\$210
46	\$130	\$144	\$161	\$168	\$179	\$221
47	\$133	\$154	\$168	\$179	\$186	\$235
48	\$137	\$158	\$172	\$182	\$189	\$242
49	\$140	\$161	\$179	\$189	\$196	\$249
50	\$144	\$165	\$182	\$193	\$203	\$259
51	\$144	\$168	\$186	\$196	\$207	\$263
52	\$151	\$172	\$189	\$203	\$214	\$270
53	\$158	\$186	\$203	\$214	\$224	\$287
54	\$165	\$193	\$214	\$224	\$238	\$301
55	\$172	\$207	\$224	\$238	\$249	\$319
56	\$186	\$214	\$235	\$249	\$263	\$333
57	\$193	\$224	\$245	\$263	\$273	\$350
58	\$210	\$245	\$270	\$287	\$301	\$385
59	\$224	\$266	\$294	\$312	\$326	\$420
60	\$245	\$291	\$319	\$340	\$354	\$452
61	\$263	\$312	\$343	\$364	\$382	\$487
62	\$284	\$329	\$364	\$385	\$406	\$518
63	\$305	\$357	\$396	\$424	\$445	\$564
64	\$329	\$392	\$427	\$455	\$480	\$609
65	\$354	\$420	\$459	\$487	\$511	\$648
66	\$382	\$448	\$490	\$525	\$546	\$694
67	\$406	\$476	\$525	\$557	\$585	\$732
68	\$455	\$532	\$588	\$623	\$651	\$823
69	\$501	\$588	\$648	\$690	\$725	\$911
70	\$546	\$644	\$715	\$757	\$795	\$998
71	\$595	\$704	\$778	\$827	\$865	\$1,089
72	\$641	\$760	\$837	\$893	\$935	\$1,177
73	\$750	\$886	\$977	\$1,044	\$1,093	\$1,373
74	\$855	\$1,016	\$1,121	\$1,191	\$1,250	\$1,566
75	\$960	\$1,138	\$1,261	\$1,341	\$1,405	\$1,765
76	\$1,068	\$1,268	\$1,401	\$1,492	\$1,562	\$1,958
77	\$1,173	\$1,394	\$1,541	\$1,643	\$1,720	\$2,154
78	\$1,292	\$1,541	\$1,709	\$1,818	\$1,902	\$2,382
79	\$1,415	\$1,688	\$1,870	\$1,989	\$2,088	\$2,606
80	\$1,534	\$1,832	\$2,035	\$2,168	\$2,266	\$2,827
81	\$1,660	\$1,982	\$2,200	\$2,340	\$2,452	\$3,054
82	\$1,779	\$2,126	\$2,361	\$2,518	\$2,637	\$3,278
83	\$1,902	\$2,277	\$2,525	\$2,690	\$2,820	\$3,506
84	\$2,021	\$2,420	\$2,690	\$2,865	\$3,005	\$3,730
85	\$2,158	\$2,581	\$2,865	\$3,054	\$3,198	\$3,968
86	\$2,291	\$2,742	\$3,040	\$3,240	\$3,394	\$4,210
87	\$2,424	\$2,904	\$3,219	\$3,429	\$3,594	\$4,448
88	\$2,529	\$3,016	\$3,338	\$3,555	\$3,727	\$4,609
89	\$2,634	\$3,135	\$3,464	\$3,681	\$3,856	\$4,770
90	\$2,739	\$3,250	\$3,587	\$3,807	\$3,989	\$4,925
91	\$2,841	\$3,366	\$3,706	\$3,930	\$4,126	\$5,086
92	\$2,949	\$3,482	\$3,828	\$4,059	\$4,259	\$5,247
93	\$3,009	\$3,552	\$3,898	\$4,133	\$4,333	\$5,348
94	\$3,072	\$3,622	\$3,972	\$4,207	\$4,410	\$5,446
95	\$3,138	\$3,688	\$4,038	\$4,280	\$4,490	\$5,548
96	\$3,201	\$3,755	\$4,108	\$4,357	\$4,567	\$5,643
97+	\$3,264	\$3,821	\$4,182	\$4,431	\$4,648	\$5,741

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$70	\$70	\$74	\$74	\$77	\$91	* Joint applicants receive 15% discount.
39	\$70	\$74	\$77	\$81	\$84	\$105	
40	\$74	\$81	\$84	\$88	\$91	\$112	
41	\$77	\$84	\$91	\$98	\$98	\$123	
42	\$81	\$91	\$98	\$102	\$105	\$133	
43	\$88	\$98	\$105	\$109	\$112	\$140	
44	\$91	\$102	\$109	\$116	\$123	\$151	
45	\$98	\$109	\$116	\$123	\$130	\$161	
46	\$102	\$112	\$123	\$130	\$133	\$168	
47	\$105	\$123	\$130	\$137	\$140	\$179	
48	\$109	\$123	\$133	\$140	\$144	\$186	
49	\$109	\$126	\$137	\$144	\$151	\$189	
50	\$112	\$130	\$140	\$151	\$154	\$196	
51	\$116	\$133	\$140	\$154	\$158	\$203	
52	\$116	\$133	\$144	\$154	\$161	\$210	
53	\$126	\$140	\$154	\$165	\$172	\$221	
54	\$130	\$151	\$165	\$172	\$182	\$235	
55	\$137	\$158	\$172	\$182	\$193	\$249	
56	\$144	\$165	\$182	\$193	\$203	\$263	
57	\$151	\$172	\$189	\$203	\$214	\$273	
58	\$165	\$189	\$210	\$221	\$235	\$301	
59	\$179	\$207	\$231	\$242	\$259	\$329	
60	\$193	\$224	\$245	\$266	\$277	\$357	
61	\$207	\$242	\$266	\$287	\$301	\$385	
62	\$221	\$259	\$287	\$305	\$322	\$420	
63	\$242	\$287	\$315	\$333	\$354	\$455	
64	\$263	\$312	\$343	\$368	\$382	\$490	
65	\$287	\$333	\$371	\$396	\$413	\$529	
66	\$305	\$364	\$399	\$424	\$445	\$567	
67	\$329	\$385	\$427	\$452	\$476	\$606	
68	\$371	\$434	\$480	\$511	\$536	\$679	
69	\$406	\$483	\$532	\$567	\$595	\$757	
70	\$448	\$529	\$585	\$623	\$655	\$834	
71	\$487	\$574	\$641	\$686	\$718	\$911	
72	\$525	\$623	\$694	\$743	\$778	\$988	
73	\$616	\$732	\$813	\$869	\$914	\$1,156	
74	\$704	\$841	\$935	\$998	\$1,051	\$1,324	
75	\$799	\$949	\$1,058	\$1,131	\$1,184	\$1,499	
76	\$886	\$1,058	\$1,180	\$1,261	\$1,320	\$1,667	
77	\$974	\$1,170	\$1,299	\$1,391	\$1,457	\$1,835	
78	\$1,079	\$1,296	\$1,447	\$1,541	\$1,618	\$2,038	
79	\$1,184	\$1,426	\$1,587	\$1,699	\$1,779	\$2,235	
80	\$1,289	\$1,555	\$1,734	\$1,853	\$1,944	\$2,438	
81	\$1,394	\$1,685	\$1,877	\$2,007	\$2,105	\$2,634	
82	\$1,499	\$1,807	\$2,017	\$2,158	\$2,266	\$2,837	
83	\$1,604	\$1,937	\$2,165	\$2,312	\$2,427	\$3,033	
84	\$1,709	\$2,066	\$2,308	\$2,469	\$2,588	\$3,233	
85	\$1,821	\$2,203	\$2,459	\$2,630	\$2,760	\$3,439	
86	\$1,933	\$2,340	\$2,609	\$2,792	\$2,932	\$3,650	
87	\$2,049	\$2,476	\$2,763	\$2,953	\$3,103	\$3,856	
88	\$2,137	\$2,578	\$2,869	\$3,061	\$3,215	\$3,996	
89	\$2,228	\$2,676	\$2,974	\$3,170	\$3,327	\$4,133	
90	\$2,312	\$2,774	\$3,079	\$3,278	\$3,443	\$4,273	
91	\$2,399	\$2,872	\$3,177	\$3,387	\$3,555	\$4,410	
92	\$2,490	\$2,974	\$3,282	\$3,496	\$3,674	\$4,553	
93	\$2,543	\$3,030	\$3,348	\$3,562	\$3,741	\$4,641	
94	\$2,595	\$3,089	\$3,408	\$3,622	\$3,807	\$4,721	
95	\$2,651	\$3,145	\$3,468	\$3,688	\$3,874	\$4,809	
96	\$2,704	\$3,201	\$3,527	\$3,755	\$3,944	\$4,893	
97+	\$2,756	\$3,264	\$3,590	\$3,814	\$4,010	\$4,977	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	-----		Benefit Period		-----	
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$109	\$123	\$133	\$137	\$144	\$189
39	\$109	\$133	\$140	\$154	\$161	\$207
40	\$123	\$140	\$158	\$168	\$172	\$228
41	\$133	\$154	\$168	\$175	\$189	\$245
42	\$140	\$161	\$179	\$193	\$203	\$266
43	\$154	\$172	\$193	\$207	\$214	\$280
44	\$158	\$189	\$203	\$214	\$231	\$301
45	\$168	\$196	\$214	\$231	\$242	\$326
46	\$175	\$207	\$228	\$245	\$259	\$343
47	\$189	\$214	\$242	\$259	\$273	\$361
48	\$193	\$224	\$245	\$266	\$280	\$368
49	\$193	\$228	\$259	\$273	\$291	\$382
50	\$196	\$238	\$263	\$280	\$298	\$396
51	\$203	\$242	\$266	\$291	\$301	\$403
52	\$207	\$245	\$277	\$298	\$312	\$413
53	\$224	\$263	\$294	\$312	\$333	\$434
54	\$231	\$277	\$308	\$333	\$347	\$459
55	\$242	\$294	\$326	\$347	\$368	\$483
56	\$259	\$301	\$336	\$368	\$389	\$504
57	\$266	\$315	\$361	\$382	\$403	\$529
58	\$294	\$347	\$389	\$417	\$441	\$578
59	\$315	\$378	\$424	\$455	\$476	\$627
60	\$343	\$406	\$459	\$494	\$518	\$676
61	\$368	\$438	\$494	\$529	\$560	\$729
62	\$396	\$469	\$525	\$564	\$595	\$774
63	\$424	\$508	\$571	\$609	\$644	\$837
64	\$459	\$546	\$613	\$662	\$694	\$893
65	\$494	\$592	\$658	\$704	\$739	\$949
66	\$529	\$630	\$701	\$750	\$792	\$1,012
67	\$564	\$669	\$746	\$799	\$837	\$1,072
68	\$627	\$750	\$834	\$893	\$939	\$1,194
69	\$694	\$827	\$921	\$984	\$1,033	\$1,317
70	\$757	\$907	\$1,009	\$1,079	\$1,135	\$1,447
71	\$816	\$981	\$1,100	\$1,173	\$1,236	\$1,573
72	\$879	\$1,065	\$1,184	\$1,271	\$1,331	\$1,699
73	\$1,030	\$1,236	\$1,380	\$1,475	\$1,552	\$1,972
74	\$1,170	\$1,412	\$1,576	\$1,681	\$1,769	\$2,242
75	\$1,310	\$1,580	\$1,769	\$1,891	\$1,982	\$2,515
76	\$1,454	\$1,755	\$1,965	\$2,102	\$2,207	\$2,785
77	\$1,597	\$1,926	\$2,158	\$2,308	\$2,420	\$3,058
78	\$1,765	\$2,130	\$2,382	\$2,550	\$2,676	\$3,366
79	\$1,923	\$2,329	\$2,609	\$2,788	\$2,925	\$3,681
80	\$2,088	\$2,532	\$2,834	\$3,030	\$3,180	\$3,989
81	\$2,252	\$2,732	\$3,058	\$3,268	\$3,429	\$4,301
82	\$2,417	\$2,928	\$3,285	\$3,513	\$3,688	\$4,609
83	\$2,578	\$3,131	\$3,513	\$3,751	\$3,937	\$4,921
84	\$2,746	\$3,331	\$3,730	\$3,989	\$4,189	\$5,233
85	\$2,928	\$3,555	\$3,979	\$4,252	\$4,462	\$5,569
86	\$3,110	\$3,779	\$4,224	\$4,511	\$4,739	\$5,902
87	\$3,292	\$3,996	\$4,466	\$4,767	\$5,009	\$6,238
88	\$3,432	\$4,154	\$4,637	\$4,949	\$5,198	\$6,459
89	\$3,576	\$4,319	\$4,809	\$5,128	\$5,376	\$6,686
90	\$3,716	\$4,476	\$4,974	\$5,303	\$5,566	\$6,914
91	\$3,856	\$4,634	\$5,142	\$5,478	\$5,748	\$7,142
92	\$4,003	\$4,795	\$5,310	\$5,650	\$5,937	\$7,359
93	\$4,084	\$4,890	\$5,411	\$5,755	\$6,045	\$7,506
94	\$4,168	\$4,988	\$5,513	\$5,853	\$6,150	\$7,639
95	\$4,259	\$5,075	\$5,604	\$5,965	\$6,256	\$7,779
96	\$4,343	\$5,166	\$5,706	\$6,070	\$6,371	\$7,919
97+	\$4,431	\$5,264	\$5,807	\$6,168	\$6,480	\$8,052

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	-----		Benefit Period		-----	
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$109	\$116	\$126	\$133	\$137	\$175
39	\$109	\$126	\$137	\$144	\$154	\$193
40	\$116	\$137	\$144	\$158	\$168	\$210
41	\$126	\$144	\$161	\$172	\$175	\$228
42	\$137	\$158	\$172	\$179	\$193	\$245
43	\$140	\$168	\$179	\$196	\$203	\$263
44	\$154	\$175	\$193	\$207	\$214	\$280
45	\$161	\$189	\$207	\$214	\$231	\$298
46	\$172	\$196	\$214	\$231	\$242	\$315
47	\$175	\$207	\$228	\$242	\$259	\$333
48	\$179	\$210	\$238	\$256	\$263	\$343
49	\$189	\$214	\$242	\$259	\$273	\$354
50	\$193	\$224	\$245	\$266	\$277	\$364
51	\$196	\$231	\$256	\$273	\$291	\$371
52	\$203	\$238	\$263	\$277	\$294	\$382
53	\$210	\$245	\$277	\$298	\$312	\$403
54	\$224	\$263	\$294	\$312	\$329	\$431
55	\$231	\$277	\$308	\$329	\$347	\$448
56	\$245	\$294	\$326	\$343	\$364	\$469
57	\$259	\$301	\$336	\$364	\$378	\$494
58	\$280	\$333	\$368	\$396	\$417	\$539
59	\$301	\$364	\$403	\$431	\$455	\$581
60	\$329	\$389	\$434	\$466	\$490	\$634
61	\$354	\$417	\$466	\$501	\$525	\$679
62	\$371	\$448	\$501	\$536	\$560	\$729
63	\$406	\$483	\$539	\$578	\$609	\$781
64	\$441	\$525	\$581	\$627	\$658	\$841
65	\$473	\$564	\$627	\$665	\$701	\$897
66	\$508	\$599	\$665	\$711	\$746	\$949
67	\$539	\$641	\$711	\$757	\$799	\$1,009
68	\$606	\$715	\$792	\$844	\$886	\$1,131
69	\$665	\$792	\$876	\$939	\$981	\$1,247
70	\$729	\$869	\$963	\$1,030	\$1,079	\$1,369
71	\$792	\$942	\$1,047	\$1,117	\$1,173	\$1,485
72	\$851	\$1,016	\$1,131	\$1,208	\$1,264	\$1,608
73	\$984	\$1,184	\$1,317	\$1,405	\$1,475	\$1,870
74	\$1,131	\$1,348	\$1,506	\$1,608	\$1,685	\$2,130
75	\$1,271	\$1,520	\$1,692	\$1,807	\$1,891	\$2,392
76	\$1,405	\$1,685	\$1,877	\$2,007	\$2,105	\$2,655
77	\$1,545	\$1,853	\$2,066	\$2,207	\$2,312	\$2,911
78	\$1,702	\$2,049	\$2,280	\$2,438	\$2,557	\$3,215
79	\$1,867	\$2,242	\$2,497	\$2,672	\$2,799	\$3,513
80	\$2,017	\$2,438	\$2,718	\$2,900	\$3,044	\$3,804
81	\$2,182	\$2,627	\$2,935	\$3,131	\$3,285	\$4,108
82	\$2,343	\$2,823	\$3,152	\$3,362	\$3,531	\$4,406
83	\$2,497	\$3,016	\$3,366	\$3,594	\$3,769	\$4,704
84	\$2,658	\$3,215	\$3,587	\$3,828	\$4,014	\$5,005
85	\$2,834	\$3,425	\$3,818	\$4,080	\$4,273	\$5,324
86	\$3,012	\$3,639	\$4,056	\$4,326	\$4,539	\$5,643
87	\$3,187	\$3,849	\$4,291	\$4,574	\$4,802	\$5,968
88	\$3,324	\$4,003	\$4,452	\$4,746	\$4,977	\$6,182
89	\$3,464	\$4,154	\$4,620	\$4,914	\$5,159	\$6,396
90	\$3,601	\$4,308	\$4,777	\$5,089	\$5,334	\$6,613
91	\$3,734	\$4,462	\$4,939	\$5,250	\$5,513	\$6,826
92	\$3,870	\$4,620	\$5,100	\$5,425	\$5,692	\$7,044
93	\$3,958	\$4,707	\$5,198	\$5,527	\$5,797	\$7,177
94	\$4,038	\$4,798	\$5,292	\$5,618	\$5,898	\$7,306
95	\$4,126	\$4,890	\$5,380	\$5,720	\$6,003	\$7,439
96	\$4,207	\$4,974	\$5,478	\$5,818	\$6,108	\$7,576
97+	\$4,291	\$5,072	\$5,573	\$5,916	\$6,213	\$7,706

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	-----		Benefit Period		-----	
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$105	\$105	\$116	\$123	\$126	\$154
39	\$105	\$116	\$126	\$133	\$137	\$172
40	\$109	\$126	\$137	\$140	\$154	\$189
41	\$123	\$137	\$144	\$158	\$161	\$203
42	\$126	\$144	\$158	\$168	\$172	\$214
43	\$137	\$158	\$168	\$175	\$189	\$231
44	\$144	\$168	\$175	\$189	\$196	\$245
45	\$154	\$175	\$189	\$203	\$207	\$263
46	\$161	\$179	\$203	\$210	\$224	\$277
47	\$168	\$193	\$210	\$224	\$231	\$294
48	\$172	\$196	\$214	\$228	\$238	\$301
49	\$175	\$203	\$224	\$238	\$245	\$312
50	\$179	\$207	\$228	\$242	\$256	\$326
51	\$179	\$210	\$231	\$245	\$259	\$329
52	\$189	\$214	\$238	\$256	\$266	\$336
53	\$196	\$231	\$256	\$266	\$280	\$361
54	\$207	\$242	\$266	\$280	\$298	\$378
55	\$214	\$259	\$280	\$298	\$312	\$399
56	\$231	\$266	\$294	\$312	\$329	\$417
57	\$242	\$280	\$308	\$329	\$343	\$438
58	\$263	\$308	\$336	\$361	\$378	\$483
59	\$280	\$333	\$368	\$389	\$406	\$525
60	\$308	\$364	\$399	\$424	\$441	\$564
61	\$329	\$389	\$431	\$455	\$476	\$609
62	\$354	\$413	\$455	\$483	\$508	\$648
63	\$382	\$448	\$494	\$529	\$557	\$704
64	\$413	\$490	\$536	\$571	\$599	\$764
65	\$441	\$525	\$574	\$609	\$641	\$809
66	\$476	\$560	\$613	\$658	\$683	\$869
67	\$508	\$595	\$658	\$697	\$732	\$914
68	\$571	\$665	\$736	\$781	\$816	\$1,030
69	\$627	\$736	\$809	\$862	\$907	\$1,138
70	\$683	\$806	\$893	\$946	\$995	\$1,247
71	\$746	\$879	\$974	\$1,033	\$1,082	\$1,362
72	\$802	\$949	\$1,047	\$1,117	\$1,170	\$1,471
73	\$939	\$1,107	\$1,222	\$1,306	\$1,366	\$1,716
74	\$1,068	\$1,271	\$1,401	\$1,489	\$1,562	\$1,958
75	\$1,201	\$1,422	\$1,576	\$1,678	\$1,755	\$2,207
76	\$1,334	\$1,587	\$1,751	\$1,867	\$1,954	\$2,448
77	\$1,468	\$1,744	\$1,926	\$2,052	\$2,151	\$2,693
78	\$1,615	\$1,926	\$2,137	\$2,273	\$2,378	\$2,977
79	\$1,769	\$2,112	\$2,340	\$2,487	\$2,609	\$3,257
80	\$1,919	\$2,291	\$2,543	\$2,711	\$2,834	\$3,534
81	\$2,077	\$2,480	\$2,749	\$2,925	\$3,065	\$3,818
82	\$2,224	\$2,658	\$2,953	\$3,149	\$3,296	\$4,098
83	\$2,378	\$2,848	\$3,156	\$3,362	\$3,524	\$4,382
84	\$2,525	\$3,026	\$3,362	\$3,583	\$3,758	\$4,662
85	\$2,697	\$3,226	\$3,583	\$3,818	\$3,996	\$4,960
86	\$2,865	\$3,429	\$3,800	\$4,049	\$4,242	\$5,264
87	\$3,030	\$3,629	\$4,024	\$4,287	\$4,494	\$5,562
88	\$3,163	\$3,769	\$4,172	\$4,445	\$4,658	\$5,762
89	\$3,292	\$3,919	\$4,329	\$4,602	\$4,819	\$5,965
90	\$3,425	\$4,063	\$4,483	\$4,760	\$4,988	\$6,157
91	\$3,552	\$4,207	\$4,634	\$4,914	\$5,159	\$6,357
92	\$3,688	\$4,354	\$4,784	\$5,075	\$5,324	\$6,560
93	\$3,762	\$4,441	\$4,872	\$5,166	\$5,415	\$6,686
94	\$3,839	\$4,529	\$4,967	\$5,257	\$5,513	\$6,809
95	\$3,923	\$4,609	\$5,047	\$5,352	\$5,615	\$6,935
96	\$4,003	\$4,693	\$5,135	\$5,446	\$5,709	\$7,054
97+	\$4,080	\$4,777	\$5,229	\$5,538	\$5,811	\$7,177

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	-----		Benefit Period		-----	
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$88	\$88	\$91	\$91	\$98	\$116
39	\$88	\$91	\$98	\$102	\$105	\$133
40	\$91	\$102	\$105	\$109	\$116	\$140
41	\$98	\$105	\$116	\$123	\$123	\$154
42	\$102	\$116	\$123	\$126	\$133	\$168
43	\$109	\$123	\$133	\$137	\$140	\$175
44	\$116	\$126	\$137	\$144	\$154	\$189
45	\$123	\$137	\$144	\$154	\$161	\$203
46	\$126	\$140	\$154	\$161	\$168	\$210
47	\$133	\$154	\$161	\$172	\$175	\$224
48	\$137	\$154	\$168	\$175	\$179	\$231
49	\$137	\$158	\$172	\$179	\$189	\$238
50	\$140	\$161	\$175	\$189	\$193	\$245
51	\$144	\$168	\$175	\$193	\$196	\$256
52	\$144	\$168	\$179	\$193	\$203	\$263
53	\$158	\$175	\$193	\$207	\$214	\$277
54	\$161	\$189	\$207	\$214	\$228	\$294
55	\$172	\$196	\$214	\$228	\$242	\$312
56	\$179	\$207	\$228	\$242	\$256	\$329
57	\$189	\$214	\$238	\$256	\$266	\$343
58	\$207	\$238	\$263	\$277	\$294	\$378
59	\$224	\$259	\$291	\$301	\$326	\$413
60	\$242	\$280	\$308	\$333	\$347	\$448
61	\$259	\$301	\$333	\$361	\$378	\$483
62	\$277	\$326	\$361	\$382	\$403	\$525
63	\$301	\$361	\$396	\$417	\$441	\$571
64	\$329	\$389	\$431	\$459	\$476	\$613
65	\$361	\$417	\$466	\$494	\$518	\$662
66	\$382	\$455	\$501	\$529	\$557	\$711
67	\$413	\$483	\$536	\$564	\$595	\$757
68	\$466	\$543	\$599	\$641	\$669	\$851
69	\$508	\$606	\$665	\$711	\$746	\$946
70	\$560	\$662	\$732	\$781	\$820	\$1,044
71	\$609	\$718	\$802	\$858	\$897	\$1,138
72	\$658	\$781	\$869	\$928	\$974	\$1,236
73	\$771	\$914	\$1,016	\$1,086	\$1,142	\$1,447
74	\$879	\$1,051	\$1,170	\$1,247	\$1,313	\$1,657
75	\$998	\$1,187	\$1,324	\$1,415	\$1,482	\$1,874
76	\$1,107	\$1,324	\$1,475	\$1,576	\$1,650	\$2,084
77	\$1,219	\$1,464	\$1,625	\$1,737	\$1,821	\$2,294
78	\$1,348	\$1,622	\$1,807	\$1,926	\$2,024	\$2,550
79	\$1,482	\$1,783	\$1,982	\$2,123	\$2,224	\$2,795
80	\$1,611	\$1,944	\$2,168	\$2,315	\$2,431	\$3,047
81	\$1,744	\$2,105	\$2,347	\$2,508	\$2,630	\$3,292
82	\$1,874	\$2,259	\$2,522	\$2,697	\$2,834	\$3,548
83	\$2,007	\$2,420	\$2,707	\$2,890	\$3,033	\$3,793
84	\$2,137	\$2,585	\$2,886	\$3,086	\$3,236	\$4,042
85	\$2,277	\$2,753	\$3,075	\$3,289	\$3,450	\$4,301
86	\$2,417	\$2,925	\$3,261	\$3,489	\$3,664	\$4,564
87	\$2,560	\$3,096	\$3,453	\$3,692	\$3,881	\$4,819
88	\$2,672	\$3,222	\$3,587	\$3,828	\$4,021	\$4,995
89	\$2,785	\$3,345	\$3,716	\$3,961	\$4,161	\$5,166
90	\$2,890	\$3,468	\$3,849	\$4,098	\$4,305	\$5,341
91	\$2,998	\$3,590	\$3,972	\$4,235	\$4,445	\$5,513
92	\$3,114	\$3,716	\$4,101	\$4,371	\$4,592	\$5,692
93	\$3,180	\$3,786	\$4,186	\$4,452	\$4,676	\$5,800
94	\$3,243	\$3,863	\$4,259	\$4,529	\$4,760	\$5,902
95	\$3,313	\$3,933	\$4,336	\$4,609	\$4,844	\$6,010
96	\$3,380	\$4,003	\$4,410	\$4,693	\$4,932	\$6,115
97+	\$3,446	\$4,080	\$4,487	\$4,767	\$5,012	\$6,220

* Joint applicants receive
15% discount.

Continental General Insurance Company
Long Term Care Forms 1LTCIP001 (PA) and 1LTCIP002 (PA)
Factors to Apply to Base Rates to Add:

Issue Age	Compound <u>Inflation</u> <u>1LTCIE0011</u>	Simple <u>Inflation</u> <u>1LTCIE0012</u>	Cost of Living <u>Option</u> <u>1LTCIE0013</u>
<=38	2.25	1.55	1.05
39	2.25	1.55	1.05
40	2.25	1.55	1.05
41	2.25	1.55	1.05
42	2.25	1.55	1.05
43	2.23	1.55	1.05
44	2.21	1.55	1.05
45	2.19	1.55	1.05
46	2.17	1.55	1.05
47	2.15	1.55	1.05
48	2.13	1.55	1.05
49	2.11	1.55	1.05
50	2.09	1.55	1.05
51	2.07	1.55	1.05
52	2.05	1.55	1.05
53	2.03	1.55	1.05
54	2.01	1.55	1.05
55	1.99	1.55	1.05
56	1.97	1.55	1.05
57	1.95	1.55	1.05
58	1.94	1.55	1.05
59	1.93	1.55	1.05
60	1.92	1.55	1.05
61	1.91	1.55	1.05
62	1.90	1.55	1.05
63	1.88	1.54	1.05
64	1.86	1.53	1.05
65	1.84	1.52	1.05
66	1.82	1.51	1.05
67	1.80	1.50	1.05
68	1.77	1.50	1.05
69	1.74	1.50	1.05
70	1.71	1.50	1.05
71	1.68	1.50	1.05
72	1.65	1.50	1.05
73	1.61	1.48	1.05
74	1.57	1.46	1.05
75	1.53	1.44	1.05
76	1.49	1.42	1.05
77	1.45	1.40	1.05
78	1.43	1.38	1.05
79	1.41	1.36	1.05
80	1.39	1.34	1.05
81	1.37	1.32	1.05
82	1.35	1.30	1.05
83	1.33	1.29	1.05
84	1.31	1.28	1.05
85	1.29	1.27	1.05
86	1.27	1.26	1.05
87	1.25	1.25	1.05
88	1.24	1.24	1.05
89	1.23	1.23	1.05
90	1.22	1.22	1.05
91	1.21	1.21	1.05
92	1.20	1.20	1.05
93	1.20	1.20	1.05
94	1.19	1.19	1.05
95	1.19	1.19	1.05
96	1.18	1.18	1.05
97+	1.18	1.18	1.05

Continental General Insurance Company
Long Term Care Forms 1LTCIP001 (PA) and 1LTCIP002 (PA)
Factors to Apply to Base Rates to Add:

Issue Age	Shortened Benefit Period (Non-forfeiture) 1LTCIE0010
<=38	1.15
39	1.15
40	1.15
41	1.15
42	1.15
43	1.15
44	1.15
45	1.15
46	1.15
47	1.15
48	1.15
49	1.15
50	1.15
51	1.15
52	1.15
53	1.15
54	1.15
55	1.15
56	1.15
57	1.15
58	1.15
59	1.15
60	1.14
61	1.14
62	1.14
63	1.14
64	1.14
65	1.13
66	1.13
67	1.13
68	1.13
69	1.13
70	1.12
71	1.12
72	1.12
73	1.11
74	1.11
75	1.10
76	1.10
77	1.09
78	1.08
79	1.08
80	1.07
81	1.07
82	1.06
83	1.06
84	1.06
85	1.05
86	1.05
87	1.05
88	1.05
89	1.05
90	1.05
91	1.05
92	1.05
93	1.05
94	1.05
95	1.05
96	1.05
97+	1.05

Continental General Insurance Company
Long Term Care Forms 1LTCIP001 (PA) and 1LTCIP002 (PA)

Rider 1LTCIE0014 - Shared Extended Expense Rider Factors

Both spouses purchase B.P. of	Additional Shared Benefit Period Purchased					
	<u>1-Year</u>	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>
2 years	1.15	1.20	-	-	-	-
3	1.10	1.15	1.18	-	-	-
4	1.07	1.10	1.15	1.16	-	-
5	1.06	1.08	1.10	1.13	1.15	-
6	1.03	1.06	1.08	1.10	1.11	1.12

Factors to go from 0-day Elimination period to:

20-day	0.96
60-day	0.88
90-day	0.83
180-day	0.75

Rider 1LTCIE0014 - Factor to add Dual Waiver of Premium option:

1.06

Mode Factors to be applied to annual premiums:

Monthly:	0.09
Quarterly:	0.2625
Semiannual:	0.525

Current Rates

Continental General Insurance Company

Individual Long Term Care Form 2LTCIP0001

At-Home Advantage

Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH

0-Day Elimination Period

Single Standard Insured Annual Premiums *

Issue Age	Benefit Period:					
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<= 29	\$15	\$17	\$18	\$19	\$19	\$23
30	\$17	\$18	\$19	\$21	\$21	\$26
31	\$18	\$19	\$21	\$22	\$23	\$28
32	\$19	\$21	\$23	\$23	\$25	\$30
33	\$21	\$22	\$25	\$25	\$26	\$32
34	\$22	\$23	\$26	\$28	\$28	\$35
35	\$23	\$25	\$28	\$29	\$30	\$36
36	\$23	\$28	\$29	\$30	\$32	\$39
37	\$25	\$29	\$30	\$32	\$33	\$41
38	\$26	\$30	\$33	\$35	\$36	\$44
39	\$29	\$32	\$35	\$36	\$37	\$47
40	\$30	\$35	\$36	\$39	\$40	\$50
41	\$32	\$36	\$39	\$40	\$43	\$52
42	\$33	\$37	\$40	\$43	\$44	\$55
43	\$35	\$40	\$43	\$46	\$48	\$59
44	\$37	\$43	\$46	\$48	\$51	\$63
45	\$39	\$44	\$48	\$51	\$54	\$68
46	\$41	\$47	\$51	\$54	\$57	\$72
47	\$43	\$50	\$54	\$57	\$59	\$76
48	\$44	\$51	\$55	\$59	\$62	\$77
49	\$46	\$52	\$57	\$61	\$63	\$80
50	\$46	\$54	\$58	\$62	\$65	\$83
51	\$47	\$55	\$59	\$63	\$66	\$84
52	\$48	\$57	\$62	\$65	\$69	\$87
53	\$51	\$59	\$65	\$69	\$72	\$92
54	\$54	\$62	\$69	\$73	\$76	\$98
55	\$57	\$66	\$72	\$77	\$80	\$102
56	\$59	\$69	\$76	\$80	\$84	\$108
57	\$62	\$72	\$79	\$84	\$88	\$113
58	\$68	\$79	\$87	\$92	\$97	\$124
59	\$73	\$86	\$94	\$101	\$105	\$135
60	\$79	\$92	\$102	\$109	\$115	\$146
61	\$84	\$99	\$109	\$117	\$123	\$157
62	\$90	\$106	\$117	\$126	\$131	\$168
63	\$98	\$116	\$127	\$135	\$142	\$182
64	\$106	\$126	\$138	\$146	\$153	\$196
65	\$115	\$135	\$148	\$157	\$166	\$208
66	\$123	\$144	\$159	\$168	\$177	\$222
67	\$131	\$153	\$168	\$179	\$188	\$236
68	\$146	\$171	\$189	\$201	\$210	\$265
69	\$161	\$190	\$210	\$222	\$233	\$294
70	\$177	\$208	\$229	\$244	\$255	\$322
71	\$192	\$226	\$250	\$266	\$279	\$351
72	\$207	\$244	\$270	\$287	\$301	\$380
73	\$246	\$291	\$322	\$342	\$359	\$451
74	\$286	\$338	\$374	\$397	\$417	\$523
75	\$324	\$385	\$426	\$454	\$475	\$596
76	\$363	\$432	\$477	\$509	\$533	\$668
77	\$403	\$479	\$530	\$564	\$591	\$740
78	\$453	\$538	\$596	\$635	\$665	\$832
79	\$501	\$598	\$662	\$705	\$740	\$923
80	\$551	\$658	\$729	\$777	\$814	\$1,014
81	\$600	\$718	\$795	\$847	\$887	\$1,105
82	\$650	\$777	\$863	\$918	\$962	\$1,198
83	\$729	\$874	\$970	\$1,034	\$1,083	\$1,346
84	\$809	\$970	\$1,078	\$1,150	\$1,205	\$1,493
85	\$889	\$1,067	\$1,185	\$1,264	\$1,326	\$1,641
86	\$967	\$1,163	\$1,294	\$1,380	\$1,446	\$1,788
87	\$1,047	\$1,260	\$1,402	\$1,495	\$1,568	\$1,936
88	\$1,176	\$1,417	\$1,577	\$1,682	\$1,765	\$2,175
89	\$1,304	\$1,573	\$1,753	\$1,870	\$1,962	\$2,415
90	\$1,432	\$1,731	\$1,929	\$2,058	\$2,160	\$2,654
91	\$1,561	\$1,886	\$2,105	\$2,245	\$2,357	\$2,892
92	\$1,689	\$2,044	\$2,280	\$2,433	\$2,554	\$3,131
93	\$1,896	\$2,298	\$2,565	\$2,739	\$2,876	\$3,518
94	\$2,103	\$2,552	\$2,851	\$3,044	\$3,197	\$3,905
95	\$2,310	\$2,806	\$3,137	\$3,349	\$3,519	\$4,292
96	\$2,517	\$3,059	\$3,422	\$3,656	\$3,841	\$4,678
97+	\$2,724	\$3,315	\$3,708	\$3,961	\$4,162	\$5,065

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 2LTCIP0001 At-Home Advantage

**Base Premiums for: \$10/Day NH, HHC Daily Max = 75% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums ***

Issue <u>Age</u>	Benefit Period:					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	\$17	\$18	\$19	\$21	\$21	\$26
30	\$18	\$19	\$21	\$22	\$23	\$29
31	\$19	\$21	\$22	\$23	\$25	\$32
32	\$19	\$22	\$25	\$26	\$26	\$33
33	\$21	\$23	\$26	\$28	\$29	\$36
34	\$22	\$25	\$28	\$29	\$30	\$39
35	\$23	\$26	\$29	\$30	\$32	\$40
36	\$25	\$29	\$30	\$33	\$35	\$43
37	\$26	\$30	\$32	\$35	\$36	\$46
38	\$28	\$32	\$35	\$37	\$39	\$48
39	\$29	\$33	\$37	\$39	\$41	\$52
40	\$32	\$36	\$39	\$41	\$43	\$55
41	\$33	\$37	\$41	\$44	\$46	\$58
42	\$35	\$40	\$43	\$46	\$48	\$62
43	\$37	\$43	\$47	\$50	\$51	\$66
44	\$39	\$46	\$50	\$52	\$55	\$70
45	\$41	\$47	\$52	\$55	\$58	\$75
46	\$43	\$50	\$55	\$59	\$62	\$80
47	\$46	\$52	\$58	\$62	\$65	\$84
48	\$47	\$54	\$59	\$63	\$68	\$87
49	\$47	\$55	\$61	\$65	\$69	\$90
50	\$48	\$57	\$63	\$68	\$70	\$91
51	\$50	\$58	\$65	\$69	\$73	\$94
52	\$51	\$59	\$66	\$70	\$75	\$97
53	\$54	\$63	\$70	\$75	\$79	\$102
54	\$57	\$66	\$75	\$79	\$83	\$108
55	\$59	\$70	\$77	\$83	\$87	\$113
56	\$62	\$73	\$81	\$87	\$92	\$119
57	\$65	\$77	\$86	\$91	\$97	\$124
58	\$72	\$84	\$94	\$101	\$105	\$137
59	\$77	\$92	\$102	\$109	\$115	\$148
60	\$83	\$99	\$110	\$117	\$124	\$160
61	\$90	\$106	\$119	\$127	\$132	\$173
62	\$95	\$113	\$127	\$135	\$142	\$184
63	\$104	\$124	\$137	\$146	\$155	\$199
64	\$113	\$134	\$148	\$159	\$166	\$213
65	\$121	\$144	\$159	\$170	\$178	\$228
66	\$130	\$153	\$170	\$181	\$190	\$242
67	\$138	\$163	\$181	\$192	\$201	\$257
68	\$153	\$182	\$201	\$215	\$226	\$287
69	\$170	\$201	\$224	\$239	\$250	\$317
70	\$185	\$221	\$244	\$261	\$273	\$348
71	\$201	\$240	\$266	\$284	\$298	\$378
72	\$217	\$259	\$287	\$306	\$322	\$408
73	\$258	\$308	\$342	\$366	\$384	\$484
74	\$298	\$357	\$397	\$424	\$444	\$562
75	\$339	\$406	\$451	\$483	\$505	\$638
76	\$380	\$455	\$506	\$541	\$567	\$713
77	\$421	\$505	\$562	\$599	\$628	\$791
78	\$472	\$567	\$631	\$673	\$707	\$887
79	\$523	\$629	\$701	\$748	\$784	\$983
80	\$575	\$691	\$771	\$822	\$863	\$1,079
81	\$627	\$755	\$840	\$897	\$941	\$1,176
82	\$678	\$817	\$911	\$972	\$1,018	\$1,272
83	\$760	\$918	\$1,024	\$1,092	\$1,145	\$1,427
84	\$843	\$1,018	\$1,136	\$1,213	\$1,272	\$1,581
85	\$925	\$1,119	\$1,249	\$1,333	\$1,399	\$1,736
86	\$1,007	\$1,220	\$1,362	\$1,455	\$1,526	\$1,892
87	\$1,090	\$1,321	\$1,475	\$1,575	\$1,653	\$2,047
88	\$1,224	\$1,485	\$1,659	\$1,771	\$1,859	\$2,295
89	\$1,357	\$1,648	\$1,842	\$1,967	\$2,064	\$2,545
90	\$1,489	\$1,811	\$2,026	\$2,162	\$2,270	\$2,795
91	\$1,622	\$1,973	\$2,208	\$2,357	\$2,476	\$3,043
92	\$1,755	\$2,138	\$2,392	\$2,553	\$2,681	\$3,293
93	\$1,969	\$2,401	\$2,690	\$2,870	\$3,015	\$3,693
94	\$2,183	\$2,666	\$2,986	\$3,188	\$3,348	\$4,094
95	\$2,397	\$2,930	\$3,283	\$3,505	\$3,682	\$4,496
96	\$2,611	\$3,193	\$3,580	\$3,823	\$4,016	\$4,896
97+	\$2,825	\$3,458	\$3,878	\$4,140	\$4,350	\$5,298

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Current Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue Age	Benefit Period:					
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<= 29	\$17	\$19	\$21	\$22	\$22	\$29
30	\$18	\$21	\$22	\$23	\$25	\$32
31	\$19	\$22	\$23	\$25	\$26	\$35
32	\$21	\$23	\$26	\$28	\$29	\$37
33	\$22	\$25	\$28	\$29	\$30	\$40
34	\$23	\$26	\$29	\$30	\$33	\$43
35	\$25	\$28	\$30	\$33	\$35	\$46
36	\$26	\$30	\$33	\$35	\$36	\$47
37	\$28	\$32	\$35	\$37	\$39	\$50
38	\$29	\$33	\$37	\$39	\$41	\$54
39	\$30	\$36	\$39	\$41	\$44	\$58
40	\$33	\$37	\$41	\$44	\$47	\$61
41	\$35	\$40	\$44	\$47	\$50	\$65
42	\$36	\$41	\$46	\$50	\$52	\$68
43	\$39	\$44	\$50	\$52	\$55	\$73
44	\$40	\$47	\$52	\$57	\$59	\$77
45	\$43	\$50	\$55	\$59	\$63	\$83
46	\$46	\$52	\$59	\$63	\$66	\$88
47	\$47	\$55	\$62	\$66	\$70	\$92
48	\$48	\$58	\$63	\$69	\$72	\$95
49	\$50	\$59	\$65	\$70	\$75	\$98
50	\$51	\$61	\$68	\$72	\$76	\$101
51	\$52	\$62	\$69	\$75	\$79	\$104
52	\$54	\$63	\$70	\$76	\$80	\$106
53	\$57	\$68	\$75	\$81	\$86	\$112
54	\$59	\$70	\$79	\$86	\$90	\$119
55	\$62	\$75	\$83	\$90	\$95	\$124
56	\$66	\$79	\$87	\$94	\$99	\$130
57	\$69	\$81	\$91	\$98	\$104	\$137
58	\$76	\$90	\$101	\$108	\$115	\$149
59	\$81	\$98	\$109	\$117	\$124	\$161
60	\$88	\$105	\$117	\$127	\$134	\$174
61	\$94	\$113	\$127	\$137	\$144	\$186
62	\$101	\$121	\$135	\$145	\$153	\$200
63	\$109	\$131	\$146	\$157	\$166	\$215
64	\$119	\$142	\$157	\$170	\$178	\$230
65	\$127	\$152	\$170	\$181	\$190	\$246
66	\$137	\$163	\$181	\$193	\$203	\$261
67	\$145	\$173	\$192	\$206	\$215	\$276
68	\$161	\$193	\$214	\$229	\$242	\$308
69	\$178	\$213	\$237	\$254	\$266	\$341
70	\$195	\$233	\$259	\$277	\$293	\$373
71	\$211	\$253	\$283	\$302	\$317	\$404
72	\$228	\$273	\$305	\$327	\$344	\$437
73	\$269	\$324	\$363	\$388	\$407	\$518
74	\$312	\$377	\$421	\$450	\$472	\$599
75	\$355	\$428	\$477	\$511	\$537	\$679
76	\$397	\$479	\$535	\$573	\$602	\$760
77	\$439	\$530	\$593	\$635	\$665	\$840
78	\$493	\$596	\$667	\$712	\$748	\$943
79	\$545	\$661	\$740	\$791	\$829	\$1,043
80	\$599	\$726	\$813	\$868	\$912	\$1,144
81	\$653	\$791	\$886	\$947	\$994	\$1,245
82	\$705	\$857	\$959	\$1,025	\$1,075	\$1,347
83	\$791	\$962	\$1,076	\$1,151	\$1,209	\$1,508
84	\$876	\$1,067	\$1,195	\$1,277	\$1,341	\$1,671
85	\$962	\$1,172	\$1,312	\$1,403	\$1,474	\$1,833
86	\$1,047	\$1,277	\$1,431	\$1,529	\$1,606	\$1,994
87	\$1,133	\$1,383	\$1,550	\$1,655	\$1,739	\$2,157
88	\$1,271	\$1,553	\$1,740	\$1,859	\$1,953	\$2,416
89	\$1,409	\$1,722	\$1,931	\$2,063	\$2,167	\$2,676
90	\$1,546	\$1,892	\$2,122	\$2,266	\$2,381	\$2,935
91	\$1,684	\$2,062	\$2,313	\$2,470	\$2,594	\$3,195
92	\$1,822	\$2,231	\$2,505	\$2,673	\$2,808	\$3,454
93	\$2,042	\$2,505	\$2,812	\$3,003	\$3,155	\$3,870
94	\$2,263	\$2,779	\$3,122	\$3,331	\$3,500	\$4,285
95	\$2,484	\$3,054	\$3,429	\$3,661	\$3,846	\$4,700
96	\$2,705	\$3,327	\$3,738	\$3,990	\$4,192	\$5,116
97+	\$2,926	\$3,602	\$4,048	\$4,318	\$4,537	\$5,532

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Current Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 125% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue <u>Age</u>	Benefit Period:					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	\$17	\$19	\$21	\$23	\$25	\$32
30	\$18	\$21	\$23	\$25	\$26	\$36
31	\$19	\$23	\$25	\$28	\$29	\$39
32	\$22	\$25	\$28	\$29	\$30	\$41
33	\$23	\$26	\$29	\$32	\$33	\$44
34	\$25	\$28	\$30	\$33	\$35	\$47
35	\$26	\$29	\$33	\$36	\$37	\$50
36	\$28	\$32	\$35	\$37	\$40	\$52
37	\$29	\$33	\$36	\$40	\$41	\$57
38	\$30	\$35	\$39	\$43	\$44	\$59
39	\$32	\$37	\$41	\$46	\$47	\$63
40	\$35	\$40	\$44	\$48	\$51	\$68
41	\$36	\$41	\$47	\$51	\$54	\$72
42	\$37	\$44	\$50	\$54	\$57	\$76
43	\$40	\$47	\$52	\$57	\$61	\$81
44	\$43	\$50	\$57	\$61	\$65	\$87
45	\$46	\$54	\$59	\$65	\$69	\$92
46	\$47	\$57	\$63	\$69	\$72	\$98
47	\$50	\$59	\$66	\$72	\$76	\$104
48	\$51	\$61	\$69	\$75	\$79	\$106
49	\$52	\$62	\$70	\$76	\$81	\$109
50	\$54	\$65	\$72	\$79	\$83	\$112
51	\$55	\$66	\$75	\$80	\$86	\$115
52	\$57	\$68	\$76	\$83	\$88	\$117
53	\$59	\$72	\$81	\$87	\$92	\$124
54	\$63	\$76	\$86	\$92	\$98	\$131
55	\$66	\$80	\$90	\$97	\$104	\$137
56	\$69	\$84	\$94	\$102	\$108	\$144
57	\$73	\$88	\$99	\$106	\$113	\$150
58	\$80	\$97	\$108	\$117	\$124	\$164
59	\$87	\$105	\$117	\$127	\$134	\$178
60	\$92	\$113	\$127	\$137	\$145	\$190
61	\$99	\$121	\$137	\$148	\$156	\$204
62	\$106	\$130	\$146	\$157	\$167	\$218
63	\$116	\$139	\$157	\$170	\$179	\$235
64	\$126	\$150	\$170	\$182	\$193	\$251
65	\$134	\$161	\$181	\$195	\$206	\$266
66	\$144	\$173	\$193	\$207	\$219	\$283
67	\$153	\$184	\$206	\$221	\$232	\$299
68	\$170	\$204	\$229	\$246	\$259	\$333
69	\$188	\$226	\$253	\$272	\$286	\$367
70	\$204	\$247	\$277	\$297	\$313	\$402
71	\$221	\$268	\$301	\$323	\$339	\$436
72	\$239	\$290	\$324	\$349	\$367	\$471
73	\$283	\$344	\$385	\$414	\$435	\$556
74	\$327	\$397	\$446	\$479	\$504	\$642
75	\$371	\$451	\$506	\$544	\$571	\$727
76	\$415	\$505	\$567	\$609	\$640	\$813
77	\$460	\$559	\$628	\$673	\$708	\$898
78	\$515	\$628	\$705	\$756	\$795	\$1,005
79	\$570	\$696	\$782	\$838	\$880	\$1,111
80	\$625	\$763	\$858	\$920	\$967	\$1,217
81	\$680	\$832	\$936	\$1,002	\$1,053	\$1,323
82	\$736	\$900	\$1,013	\$1,085	\$1,139	\$1,431
83	\$825	\$1,010	\$1,136	\$1,216	\$1,278	\$1,601
84	\$914	\$1,121	\$1,260	\$1,348	\$1,416	\$1,771
85	\$1,003	\$1,230	\$1,384	\$1,479	\$1,555	\$1,940
86	\$1,092	\$1,340	\$1,507	\$1,612	\$1,693	\$2,110
87	\$1,180	\$1,449	\$1,631	\$1,744	\$1,833	\$2,280
88	\$1,322	\$1,627	\$1,830	\$1,957	\$2,056	\$2,550
89	\$1,466	\$1,804	\$2,030	\$2,168	\$2,278	\$2,821
90	\$1,608	\$1,980	\$2,229	\$2,381	\$2,502	\$3,091
91	\$1,750	\$2,157	\$2,427	\$2,593	\$2,726	\$3,360
92	\$1,892	\$2,334	\$2,628	\$2,806	\$2,948	\$3,631
93	\$2,121	\$2,619	\$2,948	\$3,146	\$3,306	\$4,063
94	\$2,349	\$2,904	\$3,269	\$3,489	\$3,665	\$4,493
95	\$2,578	\$3,188	\$3,589	\$3,830	\$4,025	\$4,924
96	\$2,806	\$3,473	\$3,911	\$4,172	\$4,384	\$5,354
97+	\$3,033	\$3,758	\$4,231	\$4,513	\$4,743	\$5,786

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Current Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 150% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue <u>Age</u>	Benefit Period:					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	\$18	\$21	\$22	\$25	\$26	\$36
30	\$19	\$22	\$25	\$26	\$28	\$39
31	\$21	\$23	\$26	\$29	\$30	\$43
32	\$22	\$26	\$29	\$30	\$33	\$46
33	\$23	\$28	\$30	\$33	\$36	\$48
34	\$25	\$29	\$33	\$36	\$37	\$52
35	\$26	\$30	\$35	\$37	\$40	\$55
36	\$28	\$33	\$37	\$40	\$43	\$58
37	\$29	\$35	\$39	\$43	\$44	\$62
38	\$32	\$37	\$41	\$46	\$48	\$66
39	\$33	\$39	\$44	\$48	\$51	\$70
40	\$36	\$41	\$47	\$51	\$54	\$75
41	\$37	\$44	\$50	\$54	\$58	\$79
42	\$39	\$47	\$52	\$57	\$61	\$84
43	\$41	\$50	\$57	\$61	\$65	\$90
44	\$44	\$52	\$59	\$65	\$69	\$95
45	\$47	\$57	\$63	\$69	\$73	\$102
46	\$50	\$59	\$68	\$73	\$79	\$108
47	\$52	\$62	\$70	\$77	\$83	\$113
48	\$54	\$65	\$73	\$80	\$86	\$116
49	\$55	\$66	\$76	\$83	\$87	\$120
50	\$57	\$68	\$77	\$84	\$90	\$123
51	\$58	\$70	\$80	\$87	\$92	\$126
52	\$59	\$72	\$81	\$90	\$95	\$128
53	\$63	\$76	\$87	\$94	\$101	\$137
54	\$66	\$80	\$91	\$99	\$106	\$144
55	\$70	\$84	\$97	\$105	\$112	\$150
56	\$73	\$90	\$101	\$110	\$117	\$157
57	\$77	\$94	\$106	\$116	\$123	\$164
58	\$84	\$102	\$116	\$126	\$134	\$178
59	\$91	\$110	\$126	\$137	\$145	\$193
60	\$98	\$120	\$137	\$148	\$156	\$208
61	\$105	\$128	\$146	\$159	\$168	\$222
62	\$112	\$138	\$156	\$170	\$179	\$237
63	\$121	\$149	\$168	\$182	\$193	\$254
64	\$131	\$160	\$181	\$196	\$207	\$270
65	\$141	\$171	\$193	\$208	\$221	\$288
66	\$150	\$182	\$206	\$222	\$235	\$305
67	\$160	\$195	\$218	\$235	\$248	\$322
68	\$178	\$217	\$243	\$262	\$276	\$357
69	\$196	\$239	\$269	\$290	\$305	\$395
70	\$214	\$261	\$294	\$316	\$334	\$431
71	\$232	\$283	\$319	\$344	\$362	\$466
72	\$250	\$305	\$345	\$371	\$391	\$504
73	\$295	\$362	\$408	\$439	\$462	\$593
74	\$342	\$418	\$472	\$508	\$534	\$684
75	\$388	\$475	\$537	\$577	\$607	\$774
76	\$433	\$531	\$600	\$644	\$679	\$865
77	\$479	\$588	\$664	\$713	\$751	\$955
78	\$537	\$658	\$744	\$799	\$840	\$1,067
79	\$593	\$730	\$825	\$886	\$932	\$1,179
80	\$651	\$802	\$905	\$972	\$1,021	\$1,290
81	\$709	\$872	\$985	\$1,057	\$1,112	\$1,402
82	\$767	\$944	\$1,067	\$1,144	\$1,202	\$1,514
83	\$858	\$1,058	\$1,195	\$1,282	\$1,347	\$1,692
84	\$951	\$1,173	\$1,325	\$1,419	\$1,492	\$1,870
85	\$1,043	\$1,288	\$1,455	\$1,557	\$1,637	\$2,047
86	\$1,134	\$1,402	\$1,583	\$1,695	\$1,782	\$2,225
87	\$1,227	\$1,517	\$1,713	\$1,833	\$1,926	\$2,403
88	\$1,374	\$1,700	\$1,920	\$2,053	\$2,160	\$2,684
89	\$1,522	\$1,885	\$2,128	\$2,274	\$2,392	\$2,964
90	\$1,668	\$2,069	\$2,335	\$2,495	\$2,623	\$3,246
91	\$1,816	\$2,252	\$2,542	\$2,717	\$2,855	\$3,527
92	\$1,964	\$2,437	\$2,750	\$2,938	\$3,088	\$3,809
93	\$2,200	\$2,732	\$3,083	\$3,291	\$3,460	\$4,256
94	\$2,434	\$3,028	\$3,417	\$3,646	\$3,832	\$4,703
95	\$2,670	\$3,323	\$3,749	\$3,999	\$4,205	\$5,149
96	\$2,906	\$3,618	\$4,083	\$4,354	\$4,576	\$5,596
97+	\$3,142	\$3,914	\$4,416	\$4,709	\$4,949	\$6,042

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 2LTCIP0001 At-Home Advantage

Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue Age	Benefit Period:					
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<= 29	\$26	\$28	\$30	\$33	\$33	\$40
30	\$28	\$30	\$33	\$35	\$35	\$44
31	\$30	\$33	\$35	\$37	\$40	\$47
32	\$33	\$35	\$40	\$40	\$42	\$51
33	\$35	\$37	\$42	\$42	\$44	\$54
34	\$37	\$40	\$44	\$47	\$47	\$59
35	\$40	\$42	\$47	\$49	\$51	\$61
36	\$40	\$47	\$49	\$51	\$54	\$66
37	\$42	\$49	\$51	\$54	\$56	\$70
38	\$44	\$51	\$56	\$59	\$61	\$75
39	\$49	\$54	\$59	\$61	\$63	\$80
40	\$51	\$59	\$61	\$66	\$68	\$84
41	\$54	\$61	\$66	\$68	\$73	\$89
42	\$56	\$63	\$68	\$73	\$75	\$94
43	\$59	\$68	\$73	\$77	\$82	\$101
44	\$63	\$73	\$77	\$82	\$87	\$108
45	\$66	\$75	\$82	\$87	\$91	\$115
46	\$70	\$80	\$87	\$91	\$96	\$122
47	\$73	\$84	\$91	\$96	\$101	\$129
48	\$75	\$87	\$94	\$101	\$105	\$131
49	\$77	\$89	\$96	\$103	\$108	\$136
50	\$77	\$91	\$98	\$105	\$110	\$140
51	\$80	\$94	\$101	\$108	\$112	\$143
52	\$82	\$96	\$105	\$110	\$117	\$147
53	\$87	\$101	\$110	\$117	\$122	\$157
54	\$91	\$105	\$117	\$124	\$129	\$166
55	\$96	\$112	\$122	\$131	\$136	\$173
56	\$101	\$117	\$129	\$136	\$143	\$183
57	\$105	\$122	\$133	\$143	\$150	\$192
58	\$115	\$133	\$147	\$157	\$164	\$211
59	\$124	\$145	\$159	\$171	\$178	\$229
60	\$133	\$157	\$173	\$185	\$194	\$248
61	\$143	\$169	\$185	\$199	\$208	\$267
62	\$152	\$180	\$199	\$213	\$222	\$286
63	\$166	\$197	\$215	\$229	\$241	\$309
64	\$180	\$213	\$234	\$248	\$260	\$332
65	\$194	\$229	\$250	\$267	\$281	\$353
66	\$208	\$243	\$269	\$286	\$300	\$377
67	\$222	\$260	\$286	\$304	\$318	\$400
68	\$248	\$290	\$321	\$342	\$356	\$449
69	\$274	\$323	\$356	\$377	\$396	\$499
70	\$300	\$353	\$389	\$414	\$433	\$545
71	\$325	\$384	\$424	\$452	\$473	\$595
72	\$351	\$414	\$459	\$487	\$510	\$644
73	\$417	\$494	\$545	\$581	\$609	\$765
74	\$485	\$574	\$634	\$674	\$707	\$887
75	\$550	\$653	\$723	\$770	\$805	\$1,011
76	\$616	\$733	\$810	\$864	\$904	\$1,133
77	\$684	\$812	\$899	\$957	\$1,002	\$1,255
78	\$768	\$913	\$1,011	\$1,077	\$1,128	\$1,412
79	\$850	\$1,014	\$1,124	\$1,196	\$1,255	\$1,566
80	\$934	\$1,117	\$1,236	\$1,318	\$1,381	\$1,721
81	\$1,018	\$1,217	\$1,348	\$1,437	\$1,505	\$1,875
82	\$1,103	\$1,318	\$1,463	\$1,557	\$1,632	\$2,032
83	\$1,236	\$1,482	\$1,646	\$1,753	\$1,838	\$2,282
84	\$1,372	\$1,646	\$1,828	\$1,950	\$2,044	\$2,533
85	\$1,508	\$1,809	\$2,011	\$2,144	\$2,250	\$2,783
86	\$1,641	\$1,973	\$2,196	\$2,341	\$2,453	\$3,034
87	\$1,777	\$2,137	\$2,378	\$2,535	\$2,659	\$3,284
88	\$1,994	\$2,404	\$2,676	\$2,854	\$2,994	\$3,689
89	\$2,212	\$2,669	\$2,973	\$3,172	\$3,329	\$4,097
90	\$2,430	\$2,935	\$3,273	\$3,490	\$3,663	\$4,501
91	\$2,648	\$3,200	\$3,570	\$3,809	\$3,998	\$4,906
92	\$2,865	\$3,467	\$3,867	\$4,127	\$4,333	\$5,311
93	\$3,216	\$3,898	\$4,352	\$4,647	\$4,878	\$5,967
94	\$3,567	\$4,328	\$4,836	\$5,164	\$5,424	\$6,625
95	\$3,919	\$4,759	\$5,321	\$5,681	\$5,969	\$7,280
96	\$4,270	\$5,190	\$5,805	\$6,201	\$6,515	\$7,936
97+	\$4,621	\$5,623	\$6,290	\$6,718	\$7,060	\$8,591

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 2LTCIP0001 At-Home Advantage

Base Premiums for: \$10/Day NH, HHC Daily Max = 75% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue	Benefit Period:					
<u>Age</u>	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	\$28	\$30	\$33	\$35	\$35	\$44
30	\$30	\$33	\$35	\$37	\$40	\$49
31	\$33	\$35	\$37	\$40	\$42	\$54
32	\$33	\$37	\$42	\$44	\$44	\$56
33	\$35	\$40	\$44	\$47	\$49	\$61
34	\$37	\$42	\$47	\$49	\$51	\$66
35	\$40	\$44	\$49	\$51	\$54	\$68
36	\$42	\$49	\$51	\$56	\$59	\$73
37	\$44	\$51	\$54	\$59	\$61	\$77
38	\$47	\$54	\$59	\$63	\$66	\$82
39	\$49	\$56	\$63	\$66	\$70	\$89
40	\$54	\$61	\$66	\$70	\$73	\$94
41	\$56	\$63	\$70	\$75	\$77	\$98
42	\$59	\$68	\$73	\$77	\$82	\$105
43	\$63	\$73	\$80	\$84	\$87	\$112
44	\$66	\$77	\$84	\$89	\$94	\$119
45	\$70	\$80	\$89	\$94	\$98	\$126
46	\$73	\$84	\$94	\$101	\$105	\$136
47	\$77	\$89	\$98	\$105	\$110	\$143
48	\$80	\$91	\$101	\$108	\$115	\$147
49	\$80	\$94	\$103	\$110	\$117	\$152
50	\$82	\$96	\$108	\$115	\$119	\$154
51	\$84	\$98	\$110	\$117	\$124	\$159
52	\$87	\$101	\$112	\$119	\$126	\$164
53	\$91	\$108	\$119	\$126	\$133	\$173
54	\$96	\$112	\$126	\$133	\$140	\$183
55	\$101	\$119	\$131	\$140	\$147	\$192
56	\$105	\$124	\$138	\$147	\$157	\$201
57	\$110	\$131	\$145	\$154	\$164	\$211
58	\$122	\$143	\$159	\$171	\$178	\$232
59	\$131	\$157	\$173	\$185	\$194	\$250
60	\$140	\$169	\$187	\$199	\$211	\$272
61	\$152	\$180	\$201	\$215	\$225	\$293
62	\$162	\$192	\$215	\$229	\$241	\$311
63	\$176	\$211	\$232	\$248	\$262	\$337
64	\$192	\$227	\$250	\$269	\$281	\$360
65	\$206	\$243	\$269	\$288	\$302	\$386
66	\$220	\$260	\$288	\$307	\$323	\$410
67	\$234	\$276	\$307	\$325	\$342	\$435
68	\$260	\$309	\$342	\$365	\$384	\$487
69	\$288	\$342	\$379	\$405	\$424	\$538
70	\$314	\$375	\$414	\$442	\$463	\$590
71	\$342	\$407	\$452	\$482	\$506	\$641
72	\$368	\$440	\$487	\$520	\$545	\$693
73	\$438	\$522	\$581	\$620	\$651	\$822
74	\$506	\$606	\$674	\$719	\$754	\$953
75	\$576	\$688	\$765	\$819	\$857	\$1,081
76	\$644	\$772	\$859	\$918	\$962	\$1,210
77	\$714	\$857	\$953	\$1,016	\$1,065	\$1,341
78	\$801	\$962	\$1,070	\$1,142	\$1,199	\$1,505
79	\$887	\$1,067	\$1,189	\$1,269	\$1,330	\$1,667
80	\$976	\$1,173	\$1,309	\$1,395	\$1,463	\$1,831
81	\$1,063	\$1,280	\$1,426	\$1,522	\$1,596	\$1,994
82	\$1,149	\$1,386	\$1,545	\$1,648	\$1,728	\$2,158
83	\$1,290	\$1,557	\$1,737	\$1,852	\$1,943	\$2,420
84	\$1,430	\$1,728	\$1,927	\$2,058	\$2,158	\$2,683
85	\$1,568	\$1,898	\$2,118	\$2,261	\$2,374	\$2,945
86	\$1,709	\$2,069	\$2,310	\$2,467	\$2,589	\$3,209
87	\$1,849	\$2,240	\$2,502	\$2,671	\$2,804	\$3,472
88	\$2,076	\$2,519	\$2,814	\$3,003	\$3,153	\$3,893
89	\$2,301	\$2,795	\$3,125	\$3,336	\$3,502	\$4,317
90	\$2,526	\$3,071	\$3,436	\$3,668	\$3,851	\$4,740
91	\$2,751	\$3,347	\$3,745	\$3,998	\$4,200	\$5,162
92	\$2,978	\$3,626	\$4,057	\$4,331	\$4,548	\$5,585
93	\$3,340	\$4,073	\$4,562	\$4,869	\$5,115	\$6,264
94	\$3,703	\$4,523	\$5,066	\$5,407	\$5,679	\$6,945
95	\$4,066	\$4,970	\$5,569	\$5,946	\$6,245	\$7,627
96	\$4,429	\$5,417	\$6,072	\$6,484	\$6,812	\$8,305
97+	\$4,792	\$5,866	\$6,578	\$7,023	\$7,378	\$8,987

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue Age	Benefit Period:					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	\$28	\$33	\$35	\$37	\$37	\$49
30	\$30	\$35	\$37	\$40	\$42	\$54
31	\$33	\$37	\$40	\$42	\$44	\$59
32	\$35	\$40	\$44	\$47	\$49	\$63
33	\$37	\$42	\$47	\$49	\$51	\$68
34	\$40	\$44	\$49	\$51	\$56	\$73
35	\$42	\$47	\$51	\$56	\$59	\$77
36	\$44	\$51	\$56	\$59	\$61	\$80
37	\$47	\$54	\$59	\$63	\$66	\$84
38	\$49	\$56	\$63	\$66	\$70	\$91
39	\$51	\$61	\$66	\$70	\$75	\$98
40	\$56	\$63	\$70	\$75	\$80	\$103
41	\$59	\$68	\$75	\$80	\$84	\$110
42	\$61	\$70	\$77	\$84	\$89	\$115
43	\$66	\$75	\$84	\$89	\$94	\$124
44	\$68	\$80	\$89	\$96	\$101	\$131
45	\$73	\$84	\$94	\$101	\$108	\$140
46	\$77	\$89	\$101	\$108	\$112	\$150
47	\$80	\$94	\$105	\$112	\$119	\$157
48	\$82	\$98	\$108	\$117	\$122	\$162
49	\$84	\$101	\$110	\$119	\$126	\$166
50	\$87	\$103	\$115	\$122	\$129	\$171
51	\$89	\$105	\$117	\$126	\$133	\$176
52	\$91	\$108	\$119	\$129	\$136	\$180
53	\$96	\$115	\$126	\$138	\$145	\$190
54	\$101	\$119	\$133	\$145	\$152	\$201
55	\$105	\$126	\$140	\$152	\$162	\$211
56	\$112	\$133	\$147	\$159	\$169	\$220
57	\$117	\$138	\$154	\$166	\$176	\$232
58	\$129	\$152	\$171	\$183	\$194	\$253
59	\$138	\$166	\$185	\$199	\$211	\$274
60	\$150	\$178	\$199	\$215	\$227	\$295
61	\$159	\$192	\$215	\$232	\$243	\$316
62	\$171	\$206	\$229	\$246	\$260	\$339
63	\$185	\$222	\$248	\$267	\$281	\$365
64	\$201	\$241	\$267	\$288	\$302	\$391
65	\$215	\$257	\$288	\$307	\$323	\$417
66	\$232	\$276	\$307	\$328	\$344	\$442
67	\$246	\$293	\$325	\$349	\$365	\$468
68	\$274	\$328	\$363	\$389	\$410	\$522
69	\$302	\$360	\$403	\$431	\$452	\$578
70	\$330	\$396	\$440	\$471	\$496	\$632
71	\$358	\$428	\$480	\$513	\$538	\$686
72	\$386	\$463	\$517	\$555	\$583	\$742
73	\$456	\$550	\$616	\$658	\$691	\$878
74	\$529	\$639	\$714	\$763	\$801	\$1,016
75	\$602	\$726	\$810	\$866	\$911	\$1,152
76	\$674	\$812	\$908	\$971	\$1,021	\$1,290
77	\$744	\$899	\$1,007	\$1,077	\$1,128	\$1,426
78	\$836	\$1,011	\$1,131	\$1,208	\$1,269	\$1,599
79	\$925	\$1,121	\$1,255	\$1,341	\$1,407	\$1,770
80	\$1,016	\$1,231	\$1,379	\$1,472	\$1,547	\$1,941
81	\$1,107	\$1,341	\$1,503	\$1,606	\$1,685	\$2,111
82	\$1,196	\$1,454	\$1,627	\$1,739	\$1,824	\$2,285
83	\$1,341	\$1,632	\$1,826	\$1,952	\$2,051	\$2,559
84	\$1,486	\$1,809	\$2,027	\$2,165	\$2,275	\$2,835
85	\$1,632	\$1,987	\$2,226	\$2,381	\$2,500	\$3,109
86	\$1,777	\$2,165	\$2,427	\$2,594	\$2,725	\$3,383
87	\$1,922	\$2,346	\$2,629	\$2,807	\$2,949	\$3,659
88	\$2,156	\$2,633	\$2,952	\$3,153	\$3,312	\$4,099
89	\$2,390	\$2,921	\$3,275	\$3,500	\$3,675	\$4,539
90	\$2,622	\$3,209	\$3,600	\$3,844	\$4,038	\$4,979
91	\$2,856	\$3,497	\$3,923	\$4,190	\$4,401	\$5,419
92	\$3,090	\$3,785	\$4,249	\$4,534	\$4,764	\$5,859
93	\$3,464	\$4,249	\$4,771	\$5,094	\$5,351	\$6,564
94	\$3,839	\$4,715	\$5,295	\$5,651	\$5,936	\$7,268
95	\$4,214	\$5,180	\$5,817	\$6,210	\$6,524	\$7,973
96	\$4,588	\$5,644	\$6,341	\$6,767	\$7,112	\$8,678
97+	\$4,963	\$6,110	\$6,866	\$7,325	\$7,697	\$9,385

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 125% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue <u>Age</u>	Benefit Period:					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	\$28	\$33	\$35	\$40	\$42	\$54
30	\$30	\$35	\$40	\$42	\$44	\$61
31	\$33	\$40	\$42	\$47	\$49	\$66
32	\$37	\$42	\$47	\$49	\$51	\$70
33	\$40	\$44	\$49	\$54	\$56	\$75
34	\$42	\$47	\$51	\$56	\$59	\$80
35	\$44	\$49	\$56	\$61	\$63	\$84
36	\$47	\$54	\$59	\$63	\$68	\$89
37	\$49	\$56	\$61	\$68	\$70	\$96
38	\$51	\$59	\$66	\$73	\$75	\$101
39	\$54	\$63	\$70	\$77	\$80	\$108
40	\$59	\$68	\$75	\$82	\$87	\$115
41	\$61	\$70	\$80	\$87	\$91	\$122
42	\$63	\$75	\$84	\$91	\$96	\$129
43	\$68	\$80	\$89	\$96	\$103	\$138
44	\$73	\$84	\$96	\$103	\$110	\$147
45	\$77	\$91	\$101	\$110	\$117	\$157
46	\$80	\$96	\$108	\$117	\$122	\$166
47	\$84	\$101	\$112	\$122	\$129	\$176
48	\$87	\$103	\$117	\$126	\$133	\$180
49	\$89	\$105	\$119	\$129	\$138	\$185
50	\$91	\$110	\$122	\$133	\$140	\$190
51	\$94	\$112	\$126	\$136	\$145	\$194
52	\$96	\$115	\$129	\$140	\$150	\$199
53	\$101	\$122	\$138	\$147	\$157	\$211
54	\$108	\$129	\$145	\$157	\$166	\$222
55	\$112	\$136	\$152	\$164	\$176	\$232
56	\$117	\$143	\$159	\$173	\$183	\$243
57	\$124	\$150	\$169	\$180	\$192	\$255
58	\$136	\$164	\$183	\$199	\$211	\$279
59	\$147	\$178	\$199	\$215	\$227	\$302
60	\$157	\$192	\$215	\$232	\$246	\$323
61	\$169	\$206	\$232	\$250	\$265	\$346
62	\$180	\$220	\$248	\$267	\$283	\$370
63	\$197	\$236	\$267	\$288	\$304	\$398
64	\$213	\$255	\$288	\$309	\$328	\$426
65	\$227	\$274	\$307	\$330	\$349	\$452
66	\$243	\$293	\$328	\$351	\$372	\$480
67	\$260	\$311	\$349	\$375	\$393	\$508
68	\$288	\$346	\$389	\$417	\$440	\$564
69	\$318	\$384	\$428	\$461	\$485	\$623
70	\$346	\$419	\$471	\$503	\$531	\$681
71	\$375	\$454	\$510	\$548	\$576	\$740
72	\$405	\$492	\$550	\$592	\$623	\$798
73	\$480	\$583	\$653	\$702	\$737	\$943
74	\$555	\$674	\$756	\$812	\$854	\$1,089
75	\$630	\$765	\$859	\$922	\$969	\$1,234
76	\$705	\$857	\$962	\$1,032	\$1,086	\$1,379
77	\$780	\$948	\$1,065	\$1,142	\$1,201	\$1,524
78	\$873	\$1,065	\$1,196	\$1,283	\$1,348	\$1,704
79	\$967	\$1,180	\$1,327	\$1,421	\$1,493	\$1,884
80	\$1,060	\$1,294	\$1,456	\$1,561	\$1,641	\$2,065
81	\$1,154	\$1,412	\$1,587	\$1,699	\$1,786	\$2,245
82	\$1,248	\$1,526	\$1,718	\$1,840	\$1,931	\$2,427
83	\$1,400	\$1,714	\$1,927	\$2,062	\$2,168	\$2,715
84	\$1,550	\$1,901	\$2,137	\$2,287	\$2,402	\$3,003
85	\$1,702	\$2,086	\$2,348	\$2,509	\$2,638	\$3,291
86	\$1,852	\$2,273	\$2,556	\$2,734	\$2,872	\$3,579
87	\$2,001	\$2,458	\$2,767	\$2,959	\$3,109	\$3,867
88	\$2,243	\$2,760	\$3,104	\$3,319	\$3,488	\$4,326
89	\$2,486	\$3,060	\$3,443	\$3,677	\$3,865	\$4,785
90	\$2,727	\$3,359	\$3,780	\$4,038	\$4,244	\$5,244
91	\$2,968	\$3,659	\$4,118	\$4,398	\$4,623	\$5,700
92	\$3,209	\$3,958	\$4,457	\$4,759	\$5,000	\$6,159
93	\$3,598	\$4,443	\$5,000	\$5,337	\$5,609	\$6,892
94	\$3,984	\$4,925	\$5,546	\$5,918	\$6,217	\$7,622
95	\$4,373	\$5,407	\$6,089	\$6,496	\$6,828	\$8,352
96	\$4,759	\$5,892	\$6,634	\$7,076	\$7,437	\$9,083
97+	\$5,145	\$6,374	\$7,177	\$7,655	\$8,046	\$9,815

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 2LTCIP0001 At-Home Advantage

**Base Premiums for: \$10/Day NH, HHC Daily Max = 150% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums ***

Issue <u>Age</u>	Benefit Period:					<u>Lifetime</u>
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	
<= 29	\$30	\$35	\$37	\$42	\$44	\$61
30	\$33	\$37	\$42	\$44	\$47	\$66
31	\$35	\$40	\$44	\$49	\$51	\$73
32	\$37	\$44	\$49	\$51	\$56	\$77
33	\$40	\$47	\$51	\$56	\$61	\$82
34	\$42	\$49	\$56	\$61	\$63	\$89
35	\$44	\$51	\$59	\$63	\$68	\$94
36	\$47	\$56	\$63	\$68	\$73	\$98
37	\$49	\$59	\$66	\$73	\$75	\$105
38	\$54	\$63	\$70	\$77	\$82	\$112
39	\$56	\$66	\$75	\$82	\$87	\$119
40	\$61	\$70	\$80	\$87	\$91	\$126
41	\$63	\$75	\$84	\$91	\$98	\$133
42	\$66	\$80	\$89	\$96	\$103	\$143
43	\$70	\$84	\$96	\$103	\$110	\$152
44	\$75	\$89	\$101	\$110	\$117	\$162
45	\$80	\$96	\$108	\$117	\$124	\$173
46	\$84	\$101	\$115	\$124	\$133	\$183
47	\$89	\$105	\$119	\$131	\$140	\$192
48	\$91	\$110	\$124	\$136	\$145	\$197
49	\$94	\$112	\$129	\$140	\$147	\$204
50	\$96	\$115	\$131	\$143	\$152	\$208
51	\$98	\$119	\$136	\$147	\$157	\$213
52	\$101	\$122	\$138	\$152	\$162	\$218
53	\$108	\$129	\$147	\$159	\$171	\$232
54	\$112	\$136	\$154	\$169	\$180	\$243
55	\$119	\$143	\$164	\$178	\$190	\$255
56	\$124	\$152	\$171	\$187	\$199	\$267
57	\$131	\$159	\$180	\$197	\$208	\$279
58	\$143	\$173	\$197	\$213	\$227	\$302
59	\$154	\$187	\$213	\$232	\$246	\$328
60	\$166	\$204	\$232	\$250	\$265	\$353
61	\$178	\$218	\$248	\$269	\$286	\$377
62	\$190	\$234	\$265	\$288	\$304	\$403
63	\$206	\$253	\$286	\$309	\$328	\$431
64	\$222	\$272	\$307	\$332	\$351	\$459
65	\$239	\$290	\$328	\$353	\$375	\$489
66	\$255	\$309	\$349	\$377	\$398	\$517
67	\$272	\$330	\$370	\$398	\$421	\$545
68	\$302	\$368	\$412	\$445	\$468	\$606
69	\$332	\$405	\$456	\$492	\$517	\$669
70	\$363	\$442	\$499	\$536	\$566	\$730
71	\$393	\$480	\$541	\$583	\$613	\$791
72	\$424	\$517	\$585	\$630	\$662	\$854
73	\$501	\$613	\$693	\$744	\$784	\$1,007
74	\$581	\$709	\$801	\$861	\$906	\$1,161
75	\$658	\$805	\$911	\$978	\$1,030	\$1,313
76	\$735	\$901	\$1,018	\$1,093	\$1,152	\$1,468
77	\$812	\$997	\$1,126	\$1,210	\$1,273	\$1,620
78	\$911	\$1,117	\$1,262	\$1,355	\$1,426	\$1,809
79	\$1,007	\$1,238	\$1,400	\$1,503	\$1,580	\$1,999
80	\$1,105	\$1,360	\$1,536	\$1,648	\$1,732	\$2,189
81	\$1,203	\$1,479	\$1,671	\$1,793	\$1,887	\$2,378
82	\$1,302	\$1,601	\$1,809	\$1,941	\$2,039	\$2,568
83	\$1,456	\$1,795	\$2,027	\$2,175	\$2,285	\$2,870
84	\$1,613	\$1,990	\$2,247	\$2,406	\$2,530	\$3,172
85	\$1,770	\$2,184	\$2,467	\$2,640	\$2,776	\$3,472
86	\$1,924	\$2,378	\$2,685	\$2,875	\$3,022	\$3,773
87	\$2,081	\$2,573	\$2,905	\$3,109	\$3,268	\$4,075
88	\$2,332	\$2,884	\$3,256	\$3,483	\$3,663	\$4,553
89	\$2,582	\$3,198	\$3,610	\$3,858	\$4,057	\$5,028
90	\$2,830	\$3,509	\$3,961	\$4,232	\$4,450	\$5,506
91	\$3,081	\$3,820	\$4,312	\$4,609	\$4,843	\$5,983
92	\$3,331	\$4,134	\$4,665	\$4,984	\$5,239	\$6,461
93	\$3,731	\$4,635	\$5,229	\$5,583	\$5,869	\$7,219
94	\$4,129	\$5,136	\$5,796	\$6,185	\$6,501	\$7,978
95	\$4,530	\$5,637	\$6,360	\$6,784	\$7,133	\$8,734
96	\$4,930	\$6,138	\$6,927	\$7,385	\$7,762	\$9,492
97+	\$5,330	\$6,639	\$7,491	\$7,987	\$8,394	\$10,248

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Continental General Insurance Company
Long Term Care Form 2LTCIP0001(PA)
Factors to Apply to Base Rates to Add:

Issue Age	Compound	Compound	Simple	Cost of Living
	Uncapped	Capped		
	<u>Inflation</u>	<u>Inflation</u>	<u>Inflation</u>	<u>Inflation</u>
	<u>2LTCIE0011</u>	<u>2LTCIE0019</u>	<u>2LTCIE0012</u>	<u>1LTCIE0013</u>
<= 29	3.16	1.85	1.63	1.05
30	3.12	1.85	1.62	1.05
31	3.09	1.85	1.62	1.05
32	3.05	1.85	1.62	1.05
33	3.01	1.85	1.62	1.05
34	2.98	1.85	1.62	1.05
35	2.94	1.85	1.61	1.05
36	2.91	1.85	1.61	1.05
37	2.87	1.85	1.61	1.05
38	2.84	1.85	1.61	1.05
39	2.80	1.85	1.61	1.05
40	2.77	1.85	1.60	1.05
41	2.73	1.85	1.60	1.05
42	2.70	1.85	1.60	1.05
43	2.67	1.85	1.60	1.05
44	2.64	1.85	1.60	1.05
45	2.60	1.85	1.59	1.05
46	2.57	1.85	1.59	1.05
47	2.54	1.85	1.59	1.05
48	2.51	1.85	1.59	1.05
49	2.48	1.85	1.59	1.05
50	2.46	1.85	1.58	1.05
51	2.43	1.85	1.58	1.05
52	2.40	1.85	1.58	1.05
53	2.36	1.85	1.58	1.05
54	2.32	1.85	1.58	1.05
55	2.28	1.85	1.57	1.05
56	2.24	1.85	1.57	1.05
57	2.20	1.85	1.57	1.05
58	2.15	1.84	1.57	1.05
59	2.10	1.83	1.56	1.05
60	2.06	1.82	1.56	1.05
61	2.01	1.81	1.55	1.05
62	1.96	1.80	1.55	1.05
63	1.93	1.77	1.54	1.05
64	1.90	1.74	1.53	1.05
65	1.88	1.71	1.52	1.05
66	1.85	1.68	1.52	1.05
67	1.82	1.65	1.51	1.05
68	1.79	1.63	1.51	1.05
69	1.75	1.61	1.50	1.05
70	1.72	1.59	1.50	1.05
71	1.68	1.57	1.50	1.05
72	1.65	1.55	1.50	1.05
73	1.61	1.52	1.48	1.05
74	1.57	1.49	1.46	1.05
75	1.53	1.46	1.44	1.05
76	1.49	1.43	1.42	1.05
77	1.45	1.40	1.40	1.05
78	1.43	1.37	1.38	1.05
79	1.41	1.34	1.36	1.05
80	1.39	1.31	1.34	1.05
81	1.37	1.28	1.32	1.05
82	1.35	1.25	1.30	1.05
83	1.33	1.24	1.28	1.05
84	1.31	1.22	1.27	1.05
85	1.29	1.21	1.25	1.05
86	1.27	1.20	1.23	1.05
87	1.25	1.18	1.22	1.05
88	1.23	1.17	1.20	1.05
89	1.21	1.16	1.18	1.05
90	1.19	1.14	1.17	1.05
91	1.17	1.13	1.15	1.05
92	1.15	1.12	1.13	1.05
93	1.13	1.10	1.12	1.05
94	1.11	1.09	1.10	1.05
95	1.09	1.08	1.08	1.05
96	1.07	1.06	1.07	1.05
97+	1.05	1.05	1.05	1.05

Continental General Insurance Company
Long Term Care Form 2LTCIP0001(PA)
Payment Method Adjustment Factors

Issue Age	10-pay Factor <u>2LTCIE0038</u>	Single Premium Factor <u>2LTCIE0037</u>	Paid up at 65 Factor <u>2LTCIE0039</u>
<= 29	3.65	31.50	1.07
30	3.57	30.84	1.11
31	3.49	30.18	1.14
32	3.42	29.52	1.17
33	3.34	28.86	1.20
34	3.27	28.20	1.23
35	3.19	27.54	1.26
36	3.11	26.89	1.29
37	3.04	26.23	1.32
38	2.97	25.64	1.36
39	2.90	25.06	1.39
40	2.84	24.47	1.43
41	2.77	23.89	1.46
42	2.70	23.30	1.50
43	2.64	22.78	1.54
44	2.58	22.26	1.58
45	2.52	21.74	1.62
46	2.46	21.22	1.66
47	2.40	20.70	1.70
48	2.36	20.24	1.74
49	2.32	19.78	1.78
50	2.28	19.32	1.82
51	2.24	18.86	1.86
52	2.20	18.40	1.90
53	2.18	18.28	2.02
54	2.16	18.16	2.14
55	2.14	18.04	2.26
56	2.12	17.92	2.38
57	2.10	17.80	2.50
58	2.04	17.24	3.04
59	1.98	16.68	3.58
60	1.92	16.12	4.12
61	1.86	15.56	4.66
62	1.80	15.00	5.20
63	1.80	14.66	9.76
64	1.80	14.32	14.32
65	1.80	13.98	
66	1.80	13.64	
67	1.80	13.30	
68	1.74	12.74	
69	1.68	12.18	
70	1.62	11.62	
71	1.56	11.06	
72	1.50	10.50	
73	1.46	10.02	
74	1.42	9.54	
75	1.38	9.06	
76	1.34	8.58	
77	1.30	8.10	
78	1.26	7.66	
79	1.22	7.22	
80	1.18	6.78	
81	1.14	6.34	
82	1.10	5.90	
83	1.10	5.46	
84+	1.10	5.02	

Continental General Insurance Company
Long Term Care Form 2LTCIP0001(PA)

Rider to add Shared Extended Expense option (1LTCIE0015):

<u>Both spouses purchase B.P. of</u>	Additional Shared Benefit Period Purchased					
	<u>1-Year</u>	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>
2 years	1.15	1.20	-	-	-	-
3	1.10	1.15	1.18	-	-	-
4	1.07	1.10	1.15	1.16	-	-
5	1.06	1.08	1.10	1.13	1.15	-
6	1.03	1.06	1.08	1.10	1.11	1.12

Factors to go from 0-day Elimination period to:

20-day	0.96
60-day	0.88
90-day	0.83
180-day	0.75

Rider to add Nonforfeiture option (2LTCIE0010):

1.05

Rider to add Dual Waiver of Premium option (1LTCIE0014):

1.06

Rider to add Survivorship Waiver of Premium option (2LTCIE0026):

1.05

Rider to add Restoration of Benefits Option (2LTCIE0021):

<u>Benefit Period Purchased</u>	<u>Rider Cost Factor</u>
2 years	1.05
3 years	1.04
4 years	1.03
5 years	1.02
6 years	1.01
Lifetime	1.00

Rider to add Monthly Adjudication of Benefits Option (2LTCIE0020):

<u>Home Care % Purchased</u>	<u>Rider Cost Factor</u>
50%	1.09
75%	1.08
100%	1.06
125%	1.06
150%	1.06

Current Rates

Continental General Insurance Company Policy Form: 4LTCIP0001

Base Rates per \$10 of Daily Benefit Benefit Periods*

	365 Days	730 Days	1095 Days	1460 Days	1825 Days	2190 Days	Unlimited
Nursing Home	39.63	52.85	64.43	73.00	83.05	97.10	124.46
Assisted Living Facility	13.21	17.62	21.47	24.33	27.68	32.36	41.48
Home Health Care	5.40	7.19	8.76	9.94	11.30	13.21	16.93

* Benefit Periods between years are interpolated between full year benefit periods

Example: Rate for a 1,000 day BP would be calculated as follows:

730 day rate x (1095 - 1000) / (1095 - 730) + 1095 day rate x (1000 - 730) / (1095 - 730)

38.3 x (95 / 365) + 46.69 x (270 / 365) = 44.51

Unlimited is assumed to be 3650 days for purposes of interpolating.

Elimination Period Factors

Benefit	Elimination Period										
	0 Day	20 Day	30 Day	50 Day	60 Day	90 Day	100 Day	120 Day	150 Day	180 Day	365 Day
NH and ALF	1.43	1.33	1.28	1.20	1.17	1.02	1.00	0.97	0.92	0.87	0.82
HHC	2.50	2.20	1.93	1.50	1.35	1.05	1.00	0.88	0.75	0.55	0.50

Proposed Rates

Continental General Insurance Company Policy Form: 4LTCIP0001

Base Rates per \$10 of Daily Benefit Benefit Periods*

	365 Days	730 Days	1095 Days	1460 Days	1825 Days	2190 Days	Unlimited
Nursing Home	53.73	71.66	87.35	98.97	112.59	131.64	168.74
Assisted Living Facility	17.90	23.89	29.11	32.98	37.53	43.87	56.24
Home Health Care	7.32	9.75	11.88	13.47	15.32	17.90	22.96

* Benefit Periods between years are interpolated between full year benefit periods

Example: Rate for a 1,000 day BP would be calculated as follows:

$730 \text{ day rate} \times (1095 - 1000) / (1095 - 730) + 1095 \text{ day rate} \times (1000 - 730) / (1095 - 730)$

$38.3 \times (95 / 365) + 46.69 \times (270 / 365) = 44.51$

Unlimited is assumed to be 3650 days for purposes of interpolating.

Elimination Period Factors

Benefit	Elimination Period										
	0 Day	20 Day	30 Day	50 Day	60 Day	90 Day	100 Day	120 Day	150 Day	180 Day	365 Day
NH and ALF	1.43	1.33	1.28	1.20	1.17	1.02	1.00	0.97	0.92	0.87	0.82
HHC	2.50	2.20	1.93	1.50	1.35	1.05	1.00	0.88	0.75	0.55	0.50

Continental General Insurance Company
Policy Form: 4LTCIP0001

Age Factors

Issue Age	Non-Lifetime Benefit Periods	Lifetime Benefit Period
18 - 25	0.28	0.27
26	0.29	0.28
27	0.30	0.29
28	0.31	0.30
29	0.31	0.30
30	0.32	0.31
31	0.32	0.31
32	0.33	0.32
33	0.34	0.33
34	0.34	0.33
35	0.35	0.34
36	0.35	0.34
37	0.36	0.35
38	0.37	0.36
39	0.38	0.37
40	0.39	0.38
41	0.40	0.39
42	0.41	0.40
43	0.43	0.42
44	0.45	0.44
45	0.48	0.46
46	0.50	0.48
47	0.52	0.50
48	0.54	0.52
49	0.57	0.54
50	0.59	0.56
51	0.62	0.58
52	0.64	0.60
53	0.68	0.63
54	0.72	0.67
55	0.75	0.70
56	0.79	0.73
57	0.83	0.77
58	0.86	0.80
59	0.90	0.84
60	0.93	0.88
61	0.97	0.94
62	1.00	1.00
63	1.10	1.11
64	1.21	1.21
65	1.31	1.32
66	1.42	1.43
67	1.52	1.53
68	1.70	1.72
69	1.87	1.90
70	2.05	2.09
71	2.22	2.27
72	2.40	2.45
73	2.75	2.90
74	3.10	3.35
75	3.45	3.80
76	3.80	4.25
77	4.15	4.70
78	4.72	5.16
79	5.29	5.62
80	5.86	6.08
81	6.43	6.54
82	7.00	7.00
83	7.96	7.96
84	8.77	8.77
85	9.29	9.19
86	9.74	9.53
87	10.40	10.18
88	11.06	10.82
89	11.70	11.45
90	12.35	11.95
91	13.00	12.58
92	13.66	13.22
93	14.33	13.87
94	15.01	14.53
95	17.13	16.39
96	18.27	17.52
97	19.34	18.59
98	20.39	19.65
99	21.45	20.71
100	22.50	21.76

Continental General Insurance Company
Policy Form: 4LTCIP0001
Rider Forms: 4LTCIE0001-ACC, 4LTCIE0001-PDNH, 4LTCIE0001-ENH, 4LTCIE0001-MHC, 4LTCIE0001-EHHC, 4LTCIE0001-NFB, 4LTCIE0001-DWP, 4LTCIE0001-JC

(Cost of Module is a Percentage of Premium)

Module Name	Rate		
Accelerated Payment Option			
5 years	+	45%	of the total rate
10 years	+	25%	of the total rate
Prescription Drug Benefit In A Nursing Home			
1X Daily Benefit Per Month	+	3.0%	of the NH rate including any BIO selected
2X Daily Benefit Per Month	+	7.0%	of the NH rate including any BIO selected
3X Daily Benefit Per Month	+	10.0%	of the NH rate including any BIO selected
Nursing Home Enhancement Rider	+	3.0%	of the NH rate including any BIO selected
Nursing Home Indemnity Payment			
Lifetime Waiver of Premium			
NH Restoration of Benefits			
Monthly HHHC	+	35.0%	of the HC rate including any BIO selected
Alternative Payment Benefit			
15X Daily Benefit Per Month	+	27.0%	of the HC rate including any BIO selected
Home Health Care Enhancement Rider	+	10.0%	of the HC rate including any BIO selected
Therapeutic Device			
Medical Alert			
Home Modification			
Shortened Benefit Period	+	10.0%	of the Entire rate
Dual Waiver of Premium	+	4.0%	of the NH rate including any BIO selected
Joint Policy	-	15.0%	of the Entire rate
Rate Guarantee			
4 - 10 Year Rate Guarantee	+	1.0%	Per Year beyond year 3 (eg 8 Yr = 5%)
11 - 20 Year Rate Guarantee	+	1.5%	Per Year beyond year 3 (eg 18 Yr = 22.5%)

Great American Life Insurance Company
Policy Form: 4LTCIP0001
Rider Forms: 4LTCIE0001-SWP10, 4LTCIE0001-FSWP and 4LTCIE0001-FROB

Survivorship - Paid Up Benefit Rider

Issue Age	Years With No Death	
	0/0	10/10
< 66	12.0%	7.0%
>= 66	17.0%	7.0%

Full Restoration of Benefits

Maximum Benefit Period	Percent Increase
< 2.5 Years	6.0%
greater than or equal to 2.5 but < 3.5 Years	4.0%
greater than or equal to 3.5 but < 4.5 Years	3.0%
greater than or equal to 4.5 but < 5.5 Years	2.0%
greater than or equal to 5.5 Years but < Unlimited	1.0%

Continental General Insurance Company Policy Form: 4LTCIP0001							Continental General Insurance Company Policy Form: 4LTCIP0001				Continental General Insurance Company Policy Form: 4LTCIP0001							
Limited Payment Factors							Rider Forms: 4LTCIE0001-FROP, 4LTCIE0001-ROP and 4LTCIE0001-GROP				Rider Forms: 4LTCIE0001-SBIO, 4LTCIE0001-CBIO, 4LTCIE0001-DBIO and 4LTCIE0001-GPO							
							Return of Premium				Benefit Increase Options							
Issue Age	1 Pay	5 Pay	10 Pay	15 Pay	20 Pay	Paid Up at 65	Issue Age	Full No Max	Less Clms No Max	Less Clms Graded	Issue Age	Simple BIO Unlimited 5%	Unlimited 5%	2x Max 5%	Compound BIO 3x Max 5%	5% DB 3% LT Max	Delayed BIO	Guaranteed Purchase Option
18 - 25	64.64	13.04	6.71	4.79	3.68	1.59	18 - 25	22%	14%	13%	18-25	81%	316%	24%	78%	220%	11%	1%
26	62.41	12.59	6.48	4.62	3.55	1.62	26	23%	15%	13%	26	81%	312%	27%	84%	216%	14%	1%
27	60.33	12.17	6.27	4.47	3.43	1.65	27	24%	16%	13%	27	80%	307%	30%	91%	213%	17%	1%
28	59.15	11.93	6.14	4.38	3.37	1.69	28	25%	17%	13%	28	80%	302%	33%	97%	210%	20%	1%
29	58.01	11.70	6.03	4.29	3.30	1.72	29	26%	18%	13%	29	79%	298%	36%	103%	207%	23%	1%
30	56.92	11.48	5.91	4.21	3.24	1.75	30	27%	19%	13%	30	79%	293%	39%	109%	209%	26%	1%
31	55.86	11.27	5.80	4.14	3.18	1.78	31	28%	20%	13%	31	79%	289%	41%	115%	206%	29%	1%
32	54.85	11.06	5.70	4.06	3.12	1.81	32	29%	21%	13%	32	78%	284%	44%	120%	203%	31%	1%
33	53.87	10.86	5.60	3.99	3.06	1.84	33	30%	22%	13%	33	78%	279%	46%	125%	199%	34%	1%
34	52.92	10.67	5.50	3.91	3.01	1.88	34	31%	23%	13%	34	77%	275%	49%	131%	196%	36%	1%
35	52.01	10.49	5.40	3.84	2.95	1.91	35	32%	24%	13%	35	77%	270%	51%	135%	193%	38%	1%
36	51.13	10.31	5.31	3.79	2.90	1.97	36	33%	25%	13%	36	77%	265%	53%	140%	190%	41%	1%
37	50.28	10.14	5.22	3.72	2.85	2.04	37	34%	26%	13%	37	76%	261%	55%	145%	186%	43%	1%
38	48.92	9.88	5.08	3.62	2.80	2.10	38	35%	27%	13%	38	76%	256%	57%	149%	183%	45%	1%
39	47.82	9.68	4.98	3.56	2.76	2.16	39	36%	28%	13%	39	75%	252%	58%	153%	180%	46%	1%
40	46.73	9.47	4.89	3.50	2.72	2.23	40	37%	29%	13%	40	75%	247%	60%	157%	183%	48%	1%
41	45.61	9.29	4.79	3.46	2.70	2.26	41	39%	30%	13%	41	75%	241%	61%	157%	179%	50%	1%
42	44.50	9.10	4.70	3.40	2.67	2.30	42	40%	31%	13%	42	75%	236%	62%	158%	175%	52%	1%
43	42.94	8.83	4.54	3.30	2.60	2.37	43	42%	33%	13%	43	75%	232%	63%	160%	172%	54%	1%
44	41.37	8.55	4.40	3.21	2.55	2.43	44	43%	34%	13%	44	74%	227%	64%	160%	168%	55%	1%
45	39.82	8.26	4.25	3.11	2.49	2.49	45	45%	35%	13%	45	74%	222%	65%	161%	167%	56%	1%
46	38.28	7.98	4.11	3.02	2.42	2.55	46	47%	36%	13%	46	73%	218%	66%	162%	164%	58%	1%
47	36.81	7.70	3.96	2.92	2.36	2.61	47	49%	37%	13%	47	73%	213%	68%	161%	160%	61%	1%
48	35.44	7.47	3.84	2.85	2.31	2.65	48	51%	39%	13%	48	72%	210%	69%	162%	158%	63%	1%
49	34.15	7.24	3.73	2.79	2.27	2.68	49	53%	41%	13%	49	72%	207%	70%	163%	156%	65%	1%
50	33.00	7.02	3.62	2.72	2.23	2.72	50	56%	42%	13%	50	71%	203%	71%	163%	156%	67%	1%
51	31.50	6.80	3.52	2.65	2.19	2.80	51	59%	44%	13%	51	71%	199%	72%	163%	153%	71%	1%
52	30.52	6.59	3.40	2.59	2.14	2.87	52	62%	46%	13%	52	71%	196%	73%	163%	152%	74%	1%
53	29.24	6.33	3.26	2.48	2.07	2.94	53	65%	48%	13%	53	70%	192%	74%	163%	149%	77%	1%
54	28.09	6.10	3.14	2.39	1.99	3.02	54	68%	50%	13%	54	69%	187%	74%	161%	146%	79%	1%
55	27.23	5.92	3.08	2.33	1.93	3.08	55	71%	52%	12%	55	69%	182%	75%	159%	142%	82%	1%
56	26.06	5.67	2.97	2.25	1.85	3.47	56	75%	55%	11%	56	68%	177%	76%	157%	140%	86%	1%
57	24.81	5.42	2.85	2.15	1.77	3.84	57	79%	57%	10%	57	68%	173%	78%	155%	138%	90%	1%
58	23.94	5.27	2.79	2.12	1.77	4.21	58	82%	59%	9%	58	67%	167%	79%	152%	136%	94%	1%
59	22.88	5.07	2.71	2.07	1.75	4.55	59	85%	61%	9%	59	65%	160%	79%	147%	131%	98%	1%
60	22.14	4.93	2.66	2.05	1.74	4.93	60	89%	63%	8%	60	64%	155%	80%	145%	129%	102%	1%
61	21.23	4.76	2.62	2.05	1.75		61	93%	65%	8%	61	63%	149%	80%	140%	125%	107%	1%
62	20.59	4.66	2.59	2.04	1.76		62	98%	67%	7%	62	62%	143%	81%	136%	121%	113%	1%
63	19.23	4.35	2.43	1.91	1.65		63	103%	70%	6%	63	62%	134%	79%	129%	116%	117%	1%
64	18.21	4.13	2.31	1.82	1.57		64	108%	73%	5%	64	63%	125%	78%	121%	109%	119%	1%
65	17.31	3.93	2.21	1.74	1.50		65	114%	76%	5%	65	63%	116%	77%	114%	102%		1%
66	16.53	3.77	2.14	1.69	1.46		66	121%	80%	4%	66	63%	107%	76%	106%	95%		1%
67	15.93	3.64	2.07	1.64	1.41		67	129%	83%	3%	67	63%	99%	74%	99%	88%		1%
68	14.70	3.36	1.92	1.52	1.31		68	136%	87%	3%	68	61%	93%	73%	93%	83%		1%
69	13.81	3.16	1.81	1.44	1.24		69	145%	91%	2%	69	58%	87%	71%	87%	78%		1%
70	13.08	3.05	1.70	1.36	1.21		70	154%	95%	2%	70	55%	82%	69%	82%	74%		1%
71	12.56	2.93	1.65	1.32	1.18		71	164%	100%	1%	71	52%	76%	68%	76%	68%		1%
72	12.05	2.82	1.59	1.28	1.15		72	175%	105%	1%	72	50%	70%	66%	70%	63%		1%
73	11.44	2.69	1.50	1.25	1.14		73	189%	110%	1%	73	47%	66%	63%	66%	60%		1%
74	10.86	2.56	1.47	1.24	1.13		74	204%	116%	1%	74	45%	62%	61%	62%	56%		1%
75	10.37	2.45	1.44	1.22	1.13		75	219%	122%		75	43%	57%	57%	57%	52%		1%
76	9.79	2.33	1.41	1.20	1.12		76	234%	128%		76	40%	53%	53%	53%	48%		1%
77	9.21	2.19	1.37	1.19	1.12		77	247%	132%		77	38%	49%	49%	49%	45%		1%
78	8.95	2.14	1.35	1.18	1.11		78	258%	136%		78	36%	46%	46%	46%	42%		1%
79	8.80	2.11	1.33	1.17	1.11		79	268%	139%		79	34%	43%	43%	43%	40%		1%
80	8.56	2.06	1.30	1.16	1.11		80	276%	142%		80	32%	40%	40%	40%	37%		1%
81	8.40	2.02	1.28	1.15	1.11		81	285%	145%		81	30%	37%	37%	37%	35%		1%
82	8.15	1.96	1.26	1.14	1.11		82	294%	148%		82	28%	34%	34%	34%	32%		1%
83	8.18	1.98	1.25	1.13	1.11		83	302%	150%		83	27%	32%	32%	32%	30%		1%
84	8.13	1.97	1.24	1.13	1.10		84	309%	153%		84	26%	31%	31%	31%	29%		1%
85	8.15	1.99	1.22	1.12	1.10		85	317%	155%		85	25%	29%	29%	29%	27%		1%
86	8.11	1.98	1.21	1.12	1.10		86	328%	159%		86	24%	27%	27%	27%	26%		1%
87	8.13	1.99	1.20	1.11	1.10		87	347%	164%		87	22%	26%	26%	26%	25%		1%
88	8.19	1.98	1.19	1.10	1.09		88	371%	170%		88	22%	25%	25%	25%	24%		1%
89	8.15	1.96	1.17	1.09	1.08		89	400%	178%		89	21%	24%	24%	24%	23%		1%
90	8.21	1.96	1.16	1.08	1.07		90	434%	186%		90	20%	22%	22%	22%	21%		1%
91	8.26	1.95	1.15	1.07	1.06		91	475%	195%		91	19%	21%	21%	21%	20%		1%
92	8.31	1.95	1.14	1.06	1.05		92	523%	204%		92	18%	20%	20%	20%	19%		1%
93	8.36	1.94	1.12	1.05	1.04		93	577%	214%		93	17%	19%	19%	19%	19%		1%
94	8.40	1.94	1.11	1.04	1.03		94	638%	224%		94	17%	18%	18%	18%	18%		1%
95	8.45	1.93	1.10	1.03	1.03		95	706%	234%		95	16%	18%	18%	18%	18%		1%
96	8.50	1.93	1.09	1.02	1.02		96	782%	244%		96	15%	17%	17%	17%	17%		1%
97	8.55	1.92	1.07	1.01	1.01		97	867%	254%		97	15%	16%	16%	16%	16%		1%
98	8.60	1.90	1.07	1.01	1.01		98	961%	263%		98	14%	15%	15%	15%	15%		1%
99	8.64	1.89	1.06	1.01	1.01		99	1063%	272%		99	14%	15%	15%	15%	15%		1%
100 +	8.69	1.87	1.06	1.01	1.01		100 +	1174%	281%		100 +	13%	14%	14%	14%	14%		1%

Continental General Insurance Company
Policy Form: 4LTCIP0001

Rider Form: 4LTCIE0001-COIN

Discount Available for 80/20 Coinsurance Program

Lifetime Maximum	Out of Pocket Maximum										
	<u>\$10,000</u>	<u>\$20,000</u>	<u>\$25,000</u>	<u>\$30,000</u>	<u>\$35,000</u>	<u>\$40,000</u>	<u>\$50,000</u>	<u>\$75,000</u>	<u>\$100,000</u>	<u>\$125,000</u>	<u>\$150,000</u>
\$50,000	10%										
\$75,000	9%										
\$100,000	5%	11%									
\$125,000	2%	11%	20%	20%							
\$150,000	1%	11%	15%	17%	20%						
\$175,000		10%	14%	16%	17%	20%					
\$200,000		8%	12%	15%	16%	18%					
\$225,000		6%	10%	14%	15%	17%	20%				
\$250,000		4%	7%	12%	14%	16%	19%				
\$275,000		1%	7%	10%	12%	15%	18%				
\$300,000		1%	6%	8%	10%	14%	18%				
\$325,000			4%	7%	9%	13%	17%	20%			
\$350,000			3%	6%	8%	11%	16%	19%			
\$375,000			1%	4%	8%	10%	16%	19%			
\$400,000				3%	7%	9%	15%	18%			
\$425,000				2%	5%	8%	14%	18%	20%		
\$450,000				1%	4%	7%	12%	18%	19%		
\$475,000				1%	3%	6%	10%	17%	19%		
\$500,000					2%	4%	9%	17%	18%		
\$525,000					1%	3%	8%	17%	18%	20%	
\$550,000						2%	7%	17%	18%	20%	
\$575,000						1%	6%	16%	17%	19%	
\$600,000						1%	5%	16%	17%	19%	
\$625,000						1%	4%	15%	17%	18%	20%
\$650,000							3%	13%	17%	18%	20%
\$675,000							2%	12%	17%	18%	19%
\$700,000							1%	10%	17%	18%	19%
\$725,000							1%	9%	17%	18%	19%
\$750,000							1%	8%	17%	18%	19%
\$775,000							1%	7%	17%	18%	19%
\$800,000								7%	16%	17%	18%
\$825,000								6%	15%	17%	18%
\$850,000								6%	13%	17%	18%
\$875,000								5%	12%	17%	18%
\$900,000								4%	11%	17%	18%
\$925,000								2%	10%	17%	18%
\$950,000								1%	9%	17%	18%
\$975,000								1%	8%	17%	17%
\$1,000,000								1%	8%	17%	17%

- indicates a cell where the program is not applicable.

Rates for options between those listed above may be calculated by interpolating between the factors listed.

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	GALIC Forms Rate Increase Filing for 2017/		

Supporting Document Schedules

Bypassed - Item:	Transmittal Letter (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	Managing Long Term Care Risk - 2017.pdf GALIC Act Memo & Appx PA Ind.pdf 1LTCI Exhibits - PA.pdf 2LTCI Exhibits - PA.pdf 4LTCI Exhibits - PA.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	GALIC Forms Rate Increase Filing for 2017/		

Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Reserve Calculation (A&H)
Comments:	Please see section "12. CLAIM LIABILITY AND RESERVE" of the Actuarial Memorandum
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	Cover Letter PA Ind.pdf
Item Status:	
Status Date:	

Managing and Monitoring Long Term Care Risks

Risk Management processes and staffing are focused on four specific stages of the managing the claims process: Intake/New Claim Setup, Adjudication, Ongoing Management/Payment, and Claim Resolution.

Intake/New Claim Setup: By keeping the eligibility requirements-gathering process agile, significant delays are avoided that could otherwise compromise our ability to make sound claim decisions and prevent us from complying with our regulatory requirements. Since most claim notices are received telephonically, we maintain a phone unit dedicated solely to this function. This unit can accurately assess the developing circumstances that surround an early claim and guide the claimant and family through a timely and effective adjudication process while setting appropriate expectations by reviewing each insured's policy benefit information and coverage. Our proactive front-end process helps avoid "buying" claims that would otherwise happen if we just mailed a claim form.

Adjudication: As eligibility requirements are received, our extensive front-end Intake process proceeds to Adjudication. New claims are presented by the Claims Examiner to either a senior second-tier review specialist or to our Claim Committee, along with recommendations for approval, denial or further handling and disposition. The committee meets twice per week and consists of senior level staff with many years of experience, as well as management personnel who can discuss the claim and confirm the claim determination or offer any special guidance for handling. Our RN is also available to clarify medical information and help project claim outcomes.

It is vital that we thoroughly understand the medical circumstances that drive eligibility for each claim and that will set the stage for its development and outcome.

Ongoing Management/Payment: One of the most important risk controls for LTC claims is the active monitoring and payment of an approved, ongoing claim. Claimants that have a potential for recovery are closely monitored to ensure that the eligibility criteria continues to be met.

The protocol for reviewing ongoing claims is set by each individual claimant's medical status and recovery potential. In addition to our internal RN staff, also available to us are the services of an expert LTC Medical Director who can consult on the most difficult cases and who may also be called upon to clarify information given to us by the insured's own attending physician.

Ongoing claims are examined carefully for changes in billing patterns, changes in levels of care and breaks of confinement for possible hospital stays or other leaves. Confinement verification protocol ensures that claim payments are properly adjusted to reflect these leaves.

Claim Resolution: Controlling the trajectory of short duration claims can have a positive outcome for early claim closure and restoration of premium payment. This is often a “win-win” situation for both the company and the client.

Also, accurate and timely resolution of a client’s death and accurately paying a claim to its coverage maximums prevents overpayment, recovery costs and disruption to a grieving family.

Also critical to managing risk exposure and monitoring morbidity are fraud detection controls, ongoing claims audits, and periodic updates to our expected claim costs.

Fraud: Our LTC processes include several fraud detection and mitigation controls and practices. Staff members are trained annually on several aspects of fraud including “red flags” of LTC fraud detection and will refer suspect claim activity to management for review and further action if warranted. If necessary, independent medical exams or other investigatory methods may be used to resolve outstanding concerns. All suspect claim activity is reported to the appropriate state governing agencies as required. Lastly, our Strategic Investigative Unit (SIU) is comprised of a multidisciplinary group of senior leaders who serve as a sounding board and steering committee for both specific and general fraud matters.

Claims Audits: In addition to an ongoing robust internal claims audit program, we also engage external 3rd party audit reviews, assuring that our claims processes and practices are sound and generally in line with industry practices and regulatory controls. The most recent external review occurred in 2014 covered a sample of claims with losses occurring between 2004 and 2014.

Internal audits represent a constant feedback loop. Results are reviewed monthly with senior management staff for discussion, process improvement and training purposes.

Continental General Insurance Company

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**Actuarial Memorandum Supporting Rate Revisions for
Long Term Care Insurance Base Policy Forms and Riders Associated with
1LTCIP0001-PA, 1LTCIP0002-PA, 2LTCIP0001-PA, 4LTCIP0001-PA**

1. SCOPE AND PURPOSE

The purpose of this memorandum is to provide actuarial information supporting a rate revision to the Base Policy Forms and Riders of the Continental General Insurance Company (the Company) long-term care (LTC) policy forms referenced above.

These policies were originally sold under the name Great American Life Insurance Company (GALIC). Virtually all of the GALIC policies have been novated into United Teacher Associates (UTA), and the remaining GALIC policies are 100% ceded to UTA. All policies issued in Florida are 100% ceded to GALIC and therefore are excluded from this analysis. Effective December 31, 2016, UTA (inactive NAIC No: 63479) merged into Continental General Insurance Company (active NAIC No: 71404).

Some riders may not be available in all states. The issue date range that these forms were sold in this state is shown in Appendix A.

These forms are all included in this filing for filing simplicity. It is not the Company's intent to pool their experience.

These forms are no longer being marketed in any state and the Company is no longer selling any new Long-Term Care Insurance.

The Company is requesting the following rate increases in your state at this time:

<u>Policy Form</u>	<u>Requested Rate Increase</u>
1LTCIP0001, 1LTCIP0002	153.8%
2LTCIP0001	69.6%
4LTCIP0001	35.6%

This rate filing is not intended to be used for other purposes.

The body of this actuarial memorandum was written to apply to each state where these products were issued. Any reference to information that is specific to a particular state is included in Appendix A.

Please refer to Section 23 for a description of the information contained in each Appendix.

2. POLICYHOLDER OPTIONS TO MITIGATE IMPACT OF PREMIUM RATE INCREASE

Optional Policyholder offers to Reduce Benefits

The Company will give policyholders Benefit Reduction Offers to help mitigate the impact to policyholders of the premium rate increase on the base policy and riders. The Benefit Reduction Offers will allow the policyholder to:

1. Lower their lifetime maximum benefit,
2. Lower their daily benefit, or
3. Increase their elimination period.

Non-forfeiture Offers

In addition, the Company will give the policyholder the option to accept a shortened benefit period. Acceptance of the non-forfeiture benefit will provide the policyholder with a paid-up policy, with no future premiums required. Under this paid-up policy, the maximum benefit amount is equal to the greater of the sum of premiums paid or 30 times their daily benefit, and the daily benefit amount is equal to the policyholder's current daily benefit amount. This non-forfeiture benefit shall not exceed the policyholder's remaining unused Maximum Lifetime Benefit at the time of conversion. Upon acceptance of this offer, an endorsement reflecting the non-forfeiture benefit will be sent to the policyholder. This offer will be made to all policyholders.

If applicable, for policyholders with active Limited Pay policy provisions, the Company will additionally provide policyholders an opportunity to elect a reduced paid-up policy in accordance with state regulatory requirements.

3. PREMIUM RATE INCREASE JUSTIFICATION

This rate revision is necessary because the current best estimate projections of the nationwide lifetime loss ratios are in excess of expected. Policies were issued nationwide under both loss ratio requirements and under rate stabilization requirements established in the 2000 LTC NAIC Model Regulation.

The lifetime loss ratios anticipated at the time of original pricing for these policy forms are shown below. This loss ratio has been stated based on the pricing interest rate. Based on available documentation, the pricing loss ratio stated below is conservatively assumed to be representative of best estimate expectations.

Policy Form	Original Pricing Loss Ratio
1LTCIP0001, 1LTCIP0002	62.0%
2LTCIP0001	69.0%
4LTCIP0001	61.0%

For policies issued under loss ratio requirements, the lifetime loss ratio that these products were initially priced to has been exceeded. For policies issued under rate stabilization requirements, the margin for moderately adverse deviation built into the rates at the time of original pricing was a 10% deviation in the lifetime loss ratio, when compared to originally expected. This margin has been exceeded. The current Nationwide lifetime loss ratio is demonstrated in Exhibit 3.

The rate increase has been calculated to account for the State's specific rate increase history. Experience adjusted to reflect the State's specific rate increase history, both with and without the impact of the requested rate increase, is contained in Exhibit 4. Exhibit 4 demonstrates that the anticipated lifetime loss ratio with the requested rate increase is in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio.

Additionally, Exhibit 4 demonstrates that given moderately adverse experience, the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

4. DESCRIPTION OF BENEFITS

Appendix B contains a brief summary of the benefits contained in these base forms and associated riders. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

5. RENEWABILITY CLAUSE

All forms are Guaranteed Renewable, Individual Long-Term Care policies.

6. MARKETING METHOD

All forms were marketed to individuals by licensed agents. These products are not currently being marketed.

7. APPLICABILITY

The revised rates contained in this memorandum will be applicable to all renewals of the policy form and riders described in Section 1 as well as all future periodic inflation protection offers. The current and revised premium rate schedules are attached. The rate revision will be applied as a consistent percentage to all premium classes. The modal premium factors will remain unchanged from the current factors.

8. PROPOSED EFFECTIVE DATE

This rate will be implemented as soon as possible after approval has been granted as allowed based on regulation.

9. UNDERWRITING

Most policies subject to this rate revision were subject to full medical underwriting in accordance with Company standards in place at the time of issue. Some policies sold under 4LTCIP0001 were subject to simplified underwriting. The underwriting standards used were taken into consideration when projecting future experience.

10. ACTUARIAL ASSUMPTIONS

The actuarial assumptions used to project the future premiums and claims are described in this section. Appendix D provides further details of the experience studies conducted that were used to develop the actuarial assumptions. These base assumptions are the same as the assumptions being used in the Company's internal cash flow testing.

A. Morbidity

The morbidity assumptions are based on a combination of the Company's historical claim experience on these forms from 2006 through 6/30/2016, the Milliman 2014 Long-Term Care Guidelines (Guidelines) and judgment. The Guidelines reflect over \$25 billion of insured data and the experience and judgment of Milliman actuaries. The claim cost assumptions reflect the Company's current best estimate of future morbidity. In setting the morbidity assumptions, the policy design, underwriting and claim adjudication practices have been taken into consideration. The baseline assumptions do not include any adverse selection resulting from the rate increase, loads for moderately adverse experience, or future morbidity improvement.

B. Mortality

The best estimate future mortality assumption is 100% of the Annuity 2000 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors. Historical mortality improvement was assumed equal to 0.6% per year, with 2000 as the central year. The mortality assumption, including selection factors and historical mortality improvement, is based on industry expectations.

C. Voluntary Lapse

The voluntary lapse assumptions were developed from a policy persistency study conducted on the Company's experience on these forms and judgment. Lapse rates are combined with mortality rates to derive the total termination rate. In addition, benefit exhaust rates were calculated and added, to reflect policy termination when a person exhausts his benefit period. We assumed all remaining policies would terminate at attained age 120. The lapse assumptions represent the best estimate expectations of future experience and do not include any provisions for adverse experience. Voluntary lapse rates vary by marital status and inflation versus non-inflation.

The table below shows the detailed voluntary lapse assumptions for the applicable projected policy durations.

Voluntary Lapse Rate				
	Married		Single	
Duration	Inflation	Non-Inflation	Inflation	Non-Inflation
7	0.98%	1.63%	1.69%	3.85%
8	0.73%	1.16%	1.14%	3.53%
9	0.73%	0.93%	1.14%	3.21%
10	0.49%	0.70%	1.40%	2.57%
11	0.44%	0.63%	1.26%	2.31%
12	0.39%	0.56%	1.12%	2.05%
13	0.34%	0.49%	0.98%	1.80%
14	0.29%	0.42%	0.84%	1.54%
15+	0.24%	0.35%	0.70%	1.28%

Additional multiplier to apply to Lapse Rates for Gender	
Gender	Multiplier
Female	85.0%
Male	135.0%

For limited pay policies, voluntary lapse rates were assumed to be zero after the premium payment period.

D. Interest Rate

The supporting exhibits use the maximum valuation interest rate for contract reserves to calculate the lifetime loss ratio. This is consistent with the guidance provided in the Senior Issues Task Force Model Bulletin and the requirements established in the 2000 LTC NAIC Model regulation. The table below demonstrates the discount rates by policy form.

<u>Policy Form</u>	<u>Maximum Valuation Interest Rate</u>
1LTCIP0001, 1LTCIP0002	4.5%
2LTCIP0001	4.3%
4LTCIP0001	4.0%

E. Expenses

The need for a rate increase is based on the lifetime loss ratio being in excess of expected. Expenses do not directly impact the lifetime loss ratio. As such, expenses are not being projected and are not included in this filing.

F. Policyholder Behavior Due to the Rate Increase

Shock Lapse

At the time the proposed premium rate increases become effective, there is additional shock lapse in the amounts shown in the table below. The shock lapse is in addition to the base lapse assumption for that projection period. The shock lapse effect of the rate increase is assumed to temporarily increase voluntary lapses in the year that the rate increase is implemented. These percentages are reflected in the projected future experience after the proposed rate increase in Exhibit 4 and Exhibit 5.

<u>Policy Form</u>	<u>Shock Lapse</u>
1LTCIP0001, 1LTCIP0002	10.0%
2LTCIP0001	10.0%
4LTCIP0001	5.3%

Benefit Reductions

As described in Section 2, the Company will give policyholders Benefit Reduction Offers to help mitigate the impact to policyholders of the premium rate increase. The impact of benefit reductions due to the proposed increases is shown in the table below. This percentage is reflected in the projected future experience after the proposed rate increase in Exhibit 4 and Exhibit 5.

<u>Policy Form</u>	<u>Benefit Reduction Impact</u>
1LTCIP0001, 1LTCIP0002	2.3%
2LTCIP0001	1.4%
4LTCIP0001	1.4%

Anti-Selection

Policyholders in poor health tend to keep their current policies, while those in better health may be more likely to lapse. This results in anti-selection. The increase to morbidity due to anti-selection is shown in the table below. These percentages are reflected in the projected future experience after the proposed rate increase in Exhibit 4 and Exhibit 5.

<u>Policy Form</u>	<u>Anti-selection Impact</u>
1LTCIP0001, 1LTCIP0002	1.6%
2LTCIP0001	1.6%
4LTCIP0001	0.4%

Non-forfeiture (NFO) Residual Liability

The residual NFO liability captures the future claims expected to be incurred on policies which elect the non-forfeiture benefit. The impact of the ultimate residual NFO liability due to the proposed increases is shown in the table below. These percentages are reflected in the projected future experience after the proposed rate increase in Exhibit 4 and Exhibit 5.

As stated above, it is known that policyholders in poor health tend to keep their current policies, while those in better health may be more likely to lapse or elect the NFO benefit. The residual NFO liability is expected to grade up over time as this selection effect wears off. Given the grading, the initial residual NFO liability is 20% of the ultimate rate, grading up to the ultimate rate over 10 years.

<u>Policy Form</u>	<u>Ultimate residual NFO Liability</u>
1LTCIP0001, 1LTCIP0002	0.8%
2LTCIP0001	0.8%
4LTCIP0001	0.4%

11. ISSUE AGE RANGE

These products were available for issue ages 18 to 84. Premiums are based on issue age.

12. AREA FACTORS

The Company did not use area factors within the state in the premium scale for these products.

13. CLAIM LIABILITY AND RESERVE

Claim reserves were calculated using appropriate actuarial methods for IBNR and using continuance curves validated for the Company's experience for open claims on a disabled life basis. The claim reserves were discounted to the incurred date for each claim and have been included in the historical incurred claims.

14. ACTIVE LIFE RESERVES

Incurred claims are calculated without the impact of the change in active life reserves.

15. DISTRIBUTION OF BUSINESS

The historical experience reflects the actual distribution of policies during the experience period. The projected future experience is based on a seriatim projection of the current inforce policies. See Appendix C for the distribution of the inforce policies by key demographic and benefit characteristics.

16. NUMBER OF POLICYHOLDERS

Please refer to Appendix A for the current number of policyholders as of 12/31/2016 in this state.

17. AVERAGE ANNUAL PREMIUM

The average annual premium for these products both prior to the impact of the requested rate increase, and after, is indicated in Appendix A.

18. HISTORY OF RATE ADJUSTMENTS

Please refer to Appendix A for the history of rate adjustments on these products in this state.

19. EXPERIENCE – PAST AND FUTURE

The filing excludes experience associated with policies that had the lump sum (single-pay) premium payment option. Please note that experience associated with policies with other limited premium payment options is included.

Nationwide historical experience since inception by “incurred year,” or “loss year,” for these policy forms and riders as of 12/31/2016 is contained in Exhibit 2. Experience for loss years 2016 and prior are developed through 12/31/2016. In these exhibits, please note that the paid claims have been discounted with interest from the claim payment date back to the incurred date of the claim.

Historical and projected nationwide experience for all policies issued under these products is contained in Exhibit 3. This exhibit does not include the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

The Nationwide historical and projected experience adjusted to reflect the State’s specific rate increase history, both with and without the impact of the requested rate increase, is contained in Exhibit 4. Exhibit 4 demonstrates experience by calendar year under best estimate assumptions. Present values are summarized at the bottom of the exhibit under both best estimate assumptions and moderately adverse assumptions. Moderately adverse assumptions are defined as best estimate assumptions as described in Section 10, plus a 10% load to future incurred claims.

As noted, experience in Exhibit 2 through Exhibit 4 includes experience associated with policies with limited premium payment options. Exhibit 5 has been provided to demonstrate the experience by calendar year under best estimate assumptions of lifetime payment policies only. The Nationwide historical and projected experience is adjusted to reflect the State’s specific rate increase history, both with and without the impact of the requested rate increase. Present values are summarized at the bottom of the exhibit under both best estimate assumptions and moderately adverse assumptions. Moderately adverse assumptions are defined as best estimate assumptions as described in Section 10, plus a 10% load to future incurred claims.

In developing the projected future experience with the rate increase, an implementation date of 06/01/2018 was assumed.

20. RELATIONSHIP OF RENEWAL PREMIUM TO NEW BUSINESS PREMIUM

The Company is no longer selling any new Long-Term Care business. Therefore, the comparison of renewal premium rates after the rate increase to the Company’s current new business premium rate schedule is not applicable.

21. JUSTIFICATION FOR FUTURE RATE ACTION

No further premium rate schedule increases are anticipated for policies issued after the State's rate stabilization date if the requested rate increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized.

Based on experience provided in Exhibit 5, given approval of the requested rate increase, a lifetime loss ratio for all policies without a limited premium payment option exceeding the amounts in the below table would indicate that experience has deteriorated beyond moderately adverse expectations and that further rate action may be necessary.

Policy Form	New Moderately Adverse Lifetime Loss Ratio
1LTCIP0001, 1LTCIP0002	75.9%
2LTCIP0001	86.0%
4LTCIP0001	71.9%

22. ELIGIBILITY FOR CONTINGENT BENEFIT UPON LAPSE

Exhibit 6 has been provided to demonstrate the number of premium paying policyholders that will become eligible for the contingent benefit upon lapse (CBUL). Policyholders are defined as being eligible given they are governed by rate stability regulations and they have surpassed the cumulative rate increase threshold given this request.

Given that policyholders in this State will become eligible for the CBUL, the attached document (Managing Long Term Care Risk - 2017), provided by the Company's Chief Operating Officer, provides a demonstration that the Company has appropriate policy administration and claim processing procedures in place to assure our policyholders' long-term care claims are paid according to the provisions of our contracts.

23. SUMMARY OF APPENDICES

Appendix A contains information that is specific to the state in which this filing is made, such as the average annual premium, the number of policyholders inforce, etc. Similar information for nationwide is also contained in this Appendix.

Appendix B contains a summary of the benefits included under each policy form grouping.

Appendix C contains a summary of the demographic distributions of the inforce policies as of 12/31/2016.

Appendix D contains a detailed summary of the development of the projection assumptions.

Appendix E contains a comparison of the actual total termination rates to both the original pricing assumptions and current assumptions.

24. SUMMARY OF EXHIBITS

Exhibit 1 contains the breakdown of policy counts, annualized premium, and average premium for all inforce policies by state under each product grouping.

Exhibit 2 contains the historical nationwide lifetime experience for all policies issued under these products by calendar year and duration.

Exhibit 3 contains historical and projected nationwide experience for all policies issued under these products. This exhibit does not include the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4 contains historical and projected nationwide experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. The experience has been adjusted to reflect the State's specific rate history.

Exhibit 5 contains historical and projected nationwide experience for lifetime payment policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. The experience has been adjusted to reflect the State's specific rate history.

Exhibit 6 contains the number of premium paying policyholders that will become eligible for the contingent benefit upon lapse (CBUL), at state-specific level.

Exhibit 7 contains the historical and projected experience of only the policies issued in this state. This exhibit also include the projected lifetime loss ratios both without and with the proposed increase.

25. ACTUARIAL CERTIFICATION

To the best of my knowledge and judgment this rate filing is in compliance with the applicable laws and regulations of this State as they relate to premium rate developments and revisions. This memorandum complies with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I have reviewed and taken into consideration the policy design and coverage provided, and the Company's original underwriting and claims adjudication processes.

In my opinion, the rates are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction.

For policies issued under rate stabilization requirements, if the requested premium rate schedule increase is implemented and the underlying assumptions, with moderately adverse conditions reflected, are realized, no further premium rate schedule increases are anticipated. Moderately adverse conditions are defined as any combination of deterioration in the experience or assumptions that results in a lifetime loss ratio in excess of the lifetime loss ratio discussed in Section 21.



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Appendix A
Continental General Insurance Company
1LTC1P0001, 1LTC1P0002

Pennsylvania

Requested Rate Increase = 153.8%

Issue Date Range (Section 1 in Actuarial Memorandum)

Pennsylvania	5/2/2000	to	10/21/2003
Nationwide	11/10/1999	to	11/7/2009

Rate Stabilization Date for Pennsylvania 9/16/2002

Number of Premium-Paying Policyholders and Annualized Premium as of December 31, 2016

Number of premium-paying lives in Pennsylvania	
Issued prior to Rate Stabilization	86
Issued on or after Rate Stabilization	33

	Policies	Premium
Pennsylvania	119	\$ 243,592
Nationwide	3,109	\$ 6,079,710

Average Annual Premium (Section 17 in Actuarial Memorandum)

The average annual premium for this form and associated riders,
prior to the rate increase, is:

Pennsylvania	2,216
Nationwide	2,135

The average annual premium for this form and associated riders in Pennsylvania,
including the impact of the requested rate increase, is: 5,624

Rate Increase History (Section 18 in Actuarial Memorandum)

Rate change of 15% was approved in 2014 and Rate change of 20% was approved in 2016

Lifetime Loss Ratio - Exhibit 4

The Lifetime Loss Ratio without the requested rate increase is:	96.9%
The Lifetime Loss Ratio with the requested rate increase is:	73.7%

Appendix A
Continental General Insurance Company
2LTCIP0001

Pennsylvania

Requested Rate Increase = 69.6%

Issue Date Range (Section 1 in Actuarial Memorandum)

Pennsylvania	4/1/2004	to	4/1/2007
Nationwide	5/20/2003	to	12/1/2009

Rate Stabilization Date for Pennsylvania	9/16/2002
--	-----------

Number of Premium-Paying Policyholders and Annualized Premium as of December 31, 2016

Number of premium-paying lives in Pennsylvania	
Issued prior to Rate Stabilization	0
Issued on or after Rate Stabilization	729

	Policies	Premium
Pennsylvania	729	\$ 1,324,136
Nationwide	5,578	\$ 8,917,945

Average Annual Premium (Section 17 in Actuarial Memorandum)

The average annual premium for this form and associated riders,
prior to the rate increase, is:

Pennsylvania	1,948
Nationwide	1,845

The average annual premium for this form and associated riders in Pennsylvania, including the impact of the requested rate increase, is:	3,304
---	-------

Rate Increase History (Section 18 in Actuarial Memorandum)

Rate change of 15% was approved in 2014 and Rate change of 20% was approved in 2016

Lifetime Loss Ratio - Exhibit 4

The Lifetime Loss Ratio without the requested rate increase is:	101.4%
The Lifetime Loss Ratio with the requested rate increase is:	81.4%

Appendix A
Continental General Insurance Company
4LTCIP0001

Pennsylvania

Requested Rate Increase = 35.6%

Issue Date Range (Section 1 in Actuarial Memorandum)

Pennsylvania	1/6/2007	to	1/1/2010
Nationwide	12/28/2005	to	3/1/2010

Rate Stabilization Date for Pennsylvania 9/16/2002

Number of Premium-Paying Policyholders and Annualized Premium as of December 31, 2016

Number of premium-paying lives in Pennsylvania	
Issued prior to Rate Stabilization	0
Issued on or after Rate Stabilization	444

	Policies	Premium
Pennsylvania	444	\$ 957,247
Nationwide	9,351	\$ 14,692,342

Average Annual Premium (Section 17 in Actuarial Memorandum)

The average annual premium for this form and associated riders,
prior to the rate increase, is:

Pennsylvania	2,336
Nationwide	1,838

The average annual premium for this form and associated riders in Pennsylvania,
including the impact of the requested rate increase, is: 3,167

Rate Increase History (Section 18 in Actuarial Memorandum)

Rate change of 15% was approved in 2014 and Rate change of 20% was approved in 2016

Lifetime Loss Ratio - Exhibit 4

The Lifetime Loss Ratio without the requested rate increase is:	76.5%
The Lifetime Loss Ratio with the requested rate increase is:	65.6%

Appendix B

Continental General Insurance Company

Description of Benefits

A brief summary of the benefits contained in the base forms and associated riders is provided below. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Policy Forms 1LTCIP0001 and 1LTCIP0002

Two policies were available: a nursing home only policy (form 1LTCIP0002) and a comprehensive nursing home plus home care policy (form 1LTCIP0001). Except for the services covered, the pricing assumptions used, policy features, and benefit options are identical.

The elimination period could be chosen as 0, 20, 60, 90 or 180 calendar days. The benefit period is administered on a "pool of money" basis, where the pool of money is calculated as the nursing home daily maximum times 365 times 2, 3, 4, 5, 6, or unlimited. The nursing home daily maximum was available in multiples of \$10 (minimum of \$50). On form 1LTCIP0001, home health care coverage can be added with a daily maximum of 50%, 80% or 100% of the nursing home daily maximum. If the Company's Care Advisor is involved in the Plan of Care development, the home health care maximum will be administered on a weekly basis (where home health care weekly maximum is 7 times the home care daily maximum).

Benefits are payable when the insured becomes disabled in two out of six Activities of Daily Living (ADLs) for 90 days, or when he or she becomes cognitively impaired.

An insured who qualifies for benefits will be eligible to receive all long term care services that are included in the Plan of Care and covered under the policy. For form 1LTCIP0002, this could include nursing home care or assisted living facility care. A 30-day per year bed reservation benefit could be included in the Plan of Care under the base policy. For form 1LTCIP0001, the Plan of Care could include any of the benefits covered by the nursing home only policy, and/or it could include home health care, adult day care, up to 30 days per year of respite care, or up to 5 times the daily maximum in informal caregiver training (one time only). On form 1LTCIP0001, other alternate services could be included, if agreed to by all parties, and as long as they wouldn't reduce the available long term care benefit to fewer than 24 months. Also, on the comprehensive policy, upon approval of the Care Advisor, the policy will cover home health care services provided by an independent caregiver who is properly certified.

Policy form 1LTCIP0001 also provides for a home medical technology benefit, paying a monthly amount equal to the home care daily maximum for rental or lease of medical equipment or a medic alert system. The form also provides an Immediate Home Care benefit of 30 times the home care daily maximum, for the insured or his family to use for miscellaneous expenses when the insured is not confined to a facility.

On both policies, the pool of money is restored to its original level if the insured is claim-free and returns to normal activities for at least 6 months.

A 10-year survivorship benefit is included on both policies, where the premiums for a surviving spouse are waived if death occurs after both spouses have had this coverage continuously in force for 10 or more years.

After 12 days of covered care have been provided, premiums on the policy are waived for the remainder of the claim period.

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Description of Benefits

All benefits are subject to the daily maximums, the total benefit allowance (except for the immediate home care benefit, which has its own separate maximum) and the elimination period (except that the latter does not apply to the respite benefit, the Care Advisory services, or the caregiver training benefit).

Several optional riders were available for these policies:

- Rider 1LTCIE0011 – Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5%, compounded annually, on each policy anniversary.
- Rider 1LTCIE0012 – Simple Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5% of the original amounts, on each policy anniversary.
- Rider 1LTCIE0013 – Cost of Living Increase: Gives the insured the option of increasing benefits at scheduled intervals, based on the CPI. The incremental benefits will be subject to an additional premium, based on the insured's attained age.
- Rider 1LTCIE0010 – Non-forfeiture Benefit: After 3 years inforce, the cumulative premiums paid will be available upon lapse to continue coverage for a revised lifetime maximum (i.e., a shortened benefit period). The revised lifetime maximum will be calculated as the cumulative premiums, subject to a minimum of 30 times the daily maximum.
- Rider 1LTCIE00014 – Dual Waiver of Premium: Waives the premium for a covered spouse when the other spouse's premium is waived due to claim.
- Rider 1LTCIE0015 – Shared Extended Expense: An additional pool of money, less than or equal to the original pool of money, can be purchased by both spouses for them to share, should one (or both) of them reach his/her lifetime maximum.

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A brief summary of the benefits contained in the base forms and associated riders is provided below. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Policy Form 2LTCIP0001

This policy is a comprehensive Long-Term Care policy covering nursing home care and home health care.

The elimination period could be chosen as 0, 20, 60, 90 or 180 calendar days. The benefit period is administered on a "pool of money" basis, where the pool of money is calculated as the nursing home daily maximum times 365 times 2, 3, 4, 5, 6, or unlimited. The nursing home daily maximum was available in multiples of \$10 (minimum of \$50). Home health care is covered, with daily maximum options of 50%, 75%, 100%, 125% or 150% of the nursing home daily maximum. Actual expenses are reimbursed, up to the daily maximum.

Benefits are payable when the insured becomes disabled in two out of six Activities of Daily Living (ADLs) for 90 days, or when he or she becomes cognitively impaired.

An insured who qualifies for benefits will be eligible to receive all long term care services that are included in the Plan of Care and covered under the policy. This could include nursing home care or assisted living facility care. A 21-day per year bed reservation benefit could be included in the Plan of Care under the base policy. The Plan of Care could also include home health care, adult day care, up to 30 days per year of respite care, or up to 5 times the daily maximum in informal caregiver training (one time only). Other alternate services could be included, if agreed to by all parties. Also, upon approval of the Care Advisor, the policy will cover home health care services provided by an independent caregiver who is properly certified, does not live with the insured, is not a member of the insured's immediate family, and would normally charge for the care.

In the first 30 calendar days after the elimination period is satisfied, the home care daily maximums are doubled.

After covered care has been provided for 90 days, premiums on the policy are waived for the remainder of the claim period.

Policy form 2LTCIP0001 also provides for a home medical technology benefit, paying a monthly amount equal to the home care daily maximum for rental or lease of medical monitoring, diagnostic, or medication compliance equipment that is recommended by the Care Advisor.

If the insured does not elect rider 2LTCIE0010, then a contingent non-forfeiture benefit is automatically applied. This benefit will provide that, should the insured ever receive a substantial rate increase on his policy, he will be given the option of reducing his benefits or converting his coverage to paid-up status, with a shortened benefit period defined the same as on rider 2LTCIE0010 (except that the 3-year waiting period does not apply).

All benefits are subject to the daily maximums, the total benefit allowance, and the elimination period (except that the latter does not apply to the respite benefit, the care advisory services, or the caregiver training benefit).

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Several optional riders were available for these policies:

- Rider 2LTCIE0011 – Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5%, compounded annually, on each policy anniversary.
- Rider 2LTCIE0012 – Simple Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5% of the original amounts, on each policy anniversary.
- Rider 2LTCIE0019 – Capped Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5% compounded annually, on each policy anniversary, until the daily and lifetime maximums reach two times their original levels.
- Rider 2LTCIE0020 – Monthly Benefit Rider: Changes the daily maximum to a monthly maximum, where the monthly maximum is calculated as the daily maximum times 30.
- Rider 2LTCIE0021 – Restoration Rider: The pool of money is restored to its original level if the insured is claim-free and returns to normal activities for at least 6 months.
- Rider 2LTCIE0026 – Survivor Rider: The premiums for a surviving spouse are waived if death occurs after both spouses have had this coverage continuously inforce for 10 or more years.
- Rider 2LTCIE0029 – Return of Premium Rider: Returns a specified percentage of the cumulative premiums paid, less claims, to the insured's estate, if death occurs before age 75. The percentage of premiums returned is 100% for deaths occurring through age 65; the percentage then grades down by 10% per year, to 0% for ages 75+.
- Rider 2LTCIE0010 – Non-forfeiture Benefit: After 3 years inforce, an insured may lapse with a reduced lifetime benefit, but unreduced daily benefit inforce. The amount of the reduced lifetime benefit is the greater of 30 times the nursing home daily maximum inforce on the date of lapse, and the numerical sum of the premiums paid while the policy was inforce.
- Rider 1LTCIE0013 – Cost of Living Increase: Gives the insured the option of increasing benefits at scheduled intervals, with the increase amounts based on the change in the CPI. The incremental benefits will be subject to an additional premium, based on the insureds attained age.
- Rider 1LTCIE00014 – Dual Waiver of Premium: Waives the premium for a covered spouse when the other spouse's premium is waived due to claim.
- Rider 1LTCIE00015 – Shared Extended Expense: An additional pool of money, less than or equal to the original pool of money, can be purchased by both spouses for them to share, should one (or both) of them reach his or her lifetime maximum.
- Rider 2LTCIE0037 – Single Pay Rider: Allows the policyholder to pay for coverage for his entire lifetime with one single premium payment.
- Rider 2LTCIE0038 – 10-Pay Rider: Allows the policyholder to pay for coverage for his entire lifetime over a 10-year period.
- Rider 2LTCIE0039 – Paid up at 65 Rider: Allows the policyholder to pay for coverage for his entire lifetime with premium payments that end at age 65.

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Description of Benefits

A brief summary of the benefits contained in the base forms and associated riders is provided below. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Policy Form 4LTCIP0001

This policy is a comprehensive Long-Term Care policy covering nursing home care and home health care. The following benefits are included:

1. Nursing Home Benefit: Once the Elimination Period has been met, the actual charges incurred while the Insured Person is confined to a Nursing Home will be paid, up to the Maximum Daily Benefit.
2. Bed Reservation Benefit: When an Insured Person is absent for any reason other than discharge during a Nursing Home or Assisted Living confinement, we will (1) pay the actual charges incurred for room and board while the room is being reserved, up to the Maximum Daily Benefit, if the Elimination Period has been satisfied, (2) give credit toward the satisfaction of the Elimination Period where the absence occurs while the Elimination Period is being satisfied; or (3) a combination of (1) and (2).
3. Assisted Living Facility Benefit: The actual charges for room and board and necessary maintenance and personal care expenses incurred for each day while the Insured Person is confined to an Assisted Living Facility, up to the Maximum Daily Benefit, will be paid if treatment and/or services are received from a licensed, registered or certified Assisted Living Facility, as required.
4. Home Health Care and Adult Day Care Benefit: Once the elimination period has been met, the actual charges incurred for each day the Insured Person receives Home Health Care or Adult Day Care will be paid.
5. Monthly Cash Benefit Alternative: Once an Insured Person has met the benefit eligibility, the insurer will pay the Monthly Benefit in advance each calendar month. This benefit will also cover charges for skilled care in the Insured Person's Home. This benefit will be paid in lieu of all other benefits for care or services provided under this policy.
6. Respite Care Benefit: The actual charges incurred for Respite Care, up to the Respite Care Maximum Daily Benefit, will be paid if such treatment and/or services are received from a Nursing Home, Assisted Living Facility or in the Insured Person's Home.
7. Hospice Care Benefit: The actual charges incurred for each day an Insured Person receives Hospice Care, up to the Maximum Daily Benefit, will be paid by the insurer if it has been estimated by a doctor that the Insured Person has a life expectancy of 6 months or less and no reasonable prospect of cure and the treatment and/or services are received from a Hospice Care Provider.
8. Caregiver Training Benefit: The actual charges incurred for Caregiver Training of the Insured Person or a Volunteer Caregiver to assist an Insured Person, not to exceed the Maximum Lifetime Caregiver Training Benefit, will be paid by the insurer if:
(1) the Caregiver Training is in the Plan of Care; and

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- (2) Caregiver Training is not already provided free of charge by an equipment or supply vendor.
9. Independent Caregiver Certification Benefit: The insurer will pay for the training and certification of an Independent Caregiver if the training is:
- (1) approved by a Personal Care Advisor; and
 - (2) agreed to by the Insured Person, the insurer and a Licensed Health Care Practitioner.
10. Waiver of Premium: Premiums will be waived on a monthly basis once the Elimination Period has been met and while the Insured Person is receiving Nursing Home, Assisted Living Facility, Home Health Care or Adult Day Care benefits.
11. Contingent Non-forfeiture Benefit – Shortened Benefit Period: In the event that premium rates increase to a level which results in a cumulative increase of the premium equal to or exceeding the percentage of the initial premium set forth in the Triggers for a Substantial Premium Increase table, the Insured Person will receive the Contingent Non-forfeiture benefit, and he or she may elect to:
- (1) reduce current benefits; or
 - (2) during the 120 days following the Premium Due Date on which the increased premium would first have become due, convert his or her coverage as follows:
 - 1. the daily benefit amounts available will remain as they were at the time coverage would have lapsed under the policy; and
 - 2. the total benefit amount in force under this benefit will be equal to the amount of all premium paid, excluding waived premiums, for all coverage combined including this benefit. The minimum benefit will be 30 times the daily benefit in force at the time the policy would have lapsed.

The following optional benefits were also available:

- 1. Accelerated Payment of Premium Rider – 4LTCIE0001-AAC: The premium for the initial number of years listed on the Schedule Page will be increased by the additional charge for this rider. Following the initial number of years on the Schedule Page, the renewal premium will be reduced by 50%, subject to any changes to the policy after issue.
- 2. 80/20 Coinsurance Rider – 4LTCIE0001-COIN: By electing this rider, the Insured Person elects to pay 20% of the Daily Benefit amounts otherwise payable under this policy, up to the Benefit Copayment Limit. The Benefit Copayment Limit is 20% of the Policy Maximum Lifetime Benefit.
- 3. Dual Waiver of Premium Rider – 4LTCIE0001-DWP: When the spouse of an Insured Person is receiving the Waiver of Premium Benefit, the Insured Person's premiums will be waived if both the Insured Person and spouse are insured as a married couple on the same policy form series which includes this Dual Waiver of Premium Benefit.
- 4. Joint Coverage Rider – 4ZLTCIE0001-JC: Married couples can choose to purchase Joint Coverage. All benefit payments on the policy are applied against one Lifetime Maximum Benefit. The daily benefit is

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available to each insured, e.g., if both insureds are eligible for benefits, then a maximum of 2 times the daily benefit may be paid each day. The elimination period must be satisfied by each insured separately.

5. Survivorship Paid Up Benefit Rider – 4LTCIE0001-SWP10: The premiums for the surviving Insured Person will be waived, after the date of death of the spouse, if:
 - (1) The Insured Person and the spouse have coverage in force under this form series;
 - (2) The spouse dies while both policies are in force; and
 - (3) Death must not occur prior to the tenth policy anniversary and no claims can have been incurred prior to the tenth anniversary (see the 10/10 premium).
6. Full Survivorship Paid Up Benefit Rider – 4LTCIE0001-FSWP: The premiums for the surviving Insured Person will be waived, after the last of the following to occur: (1) the date of death of the spouse; or (2) the tenth anniversary of the effective date of this policy, if:
 - (1) The Insured Person and the spouse have coverage in force under this form series; and
 - (2) The spouse dies while both policies are in force. (see the 0/0 premium)
7. Simple Benefit Increase Rider – 4LTCIE0001-SBIO: Every dollar benefit amount will increase by the percentage shown on the schedule of the original dollar benefit amounts on each anniversary of the option, up to the Maximum Multiple, so long as the option remains in force.
8. Compound Benefit Increase Rider – 4LTCIE0001-CBIO: Every dollar benefit amount will increase by the percentage(s) shown on the schedule of the current dollar benefit amounts on each anniversary of this option, up to the Maximum Multiple, so long as the option remains in force.
9. Delayed to Age 65 Compound Benefit Increase Rider – 4LTCIE0001-DBIO: After the Insured Person reaches attained age 65, every dollar benefit amount will increase by the percentage shown on the schedule of the current dollar benefit amounts on each anniversary of this option, up to the Maximum Multiple, so long as the option remains in force.
10. Guaranteed Purchase Option Rider – 4LTCIE0001-GPO: The Insured Person will have the opportunity to purchase additional coverage equal to 16% of the amounts initially elected on each of the Purchase Option Dates without evidence of insurability if:
 - (1) the Insured Person has not reached the Attained Age Limit; and
 - (2) the policy is in force on the Purchase Option Date.Prior to age 70 this benefit will terminate if the Insured Person does not elect to purchase the additional amount on any two Purchase Option Dates.
11. Full Return of Premium Benefit Rider – 4LTCIE0001-FROP: Once all Insured Persons have died, the named beneficiary will receive the Full Return of Premium Benefit, which is an amount equal to the sum of all premiums paid.
12. Return of Premium Benefit Rider – 4LTCIE0001-ROP: Once all Insured Persons have died, the named beneficiary will receive the Return of Premium Benefit, which is an amount equal to the sum of all premiums paid less the amount of any benefits paid.

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13. Graded Return of Premium Benefit Rider – 4LTCIE0001-GROP: Once all Insured Persons have died, the named beneficiary will receive the Graded Return of Premium Benefit, which is determined by the percentage chart shown on the Graded Return of Premium Benefit Rider form.
14. Non-forfeiture Benefit Shortened Benefit Period Rider – 4LTCIE0001-NFB: Once an Insured Person's coverage has been in effect for at least 3 full years, coverage will continue on a limited basis when it would otherwise have lapsed for nonpayment of premium with the following conditions:
- (1) the daily benefit amounts available will remain as they were at the time coverage would have lapsed under the policy;
 - (2) the total benefit amount in force under this benefit will be equal to the amount of all premiums paid, excluding waived premiums, for all coverage combined including this benefit; and
 - (3) the minimum benefit provided will be equal to 30 times the daily benefit in force at the time the Policy would have lapsed.
15. Monthly Home Care Benefit Rider – 4LTCIE0001-MHC: If the Insured Person is receiving the Care Coordination Benefit, the actual charges incurred for Home Health Care and Adult Day Care will be paid on the basis of services received during each continuous 30-day period rather than on a daily basis. This benefit will be in lieu of the Home Health Care and Adult Day Care Benefit.
16. Enhanced Home Health Care Rider – 4LTCIE0001-EHHC
- Therapeutic Device Benefit – the actual charges incurred for the rental or purchase of a Therapeutic Device will be paid by the insurer if:
 1. the Insured Person is receiving the Personal Care Advisor Benefit; and
 2. the Therapeutic Device is used in the Insured Person's Home.
 - Home Modification Benefit – The actual charges incurred, not to exceed the Maximum Lifetime Home Modification Benefit, for labor, equipment and supplies needed in making minor modifications to the Insured Person's Home that will enhance his or her ability to perform the Activities of Daily Living and allow the Insured Person to safely remain in his or her home will be paid by the insurer if the Insured Person is receiving the Personal Care Advisor Benefit.
 - Medical Alert System Benefit The actual charges incurred for a Medical Alert System will be paid by the insurer for either: (1) rental and/or monitoring costs, not to exceed the monthly Medical Alert System Benefit; or (2) at the discretion of the insurer, the actual purchase cost of a Medical Alert System if the Insured Person is receiving the Personal Care Advisor Benefit.
17. Enhanced Nursing Home Care Rider – 4LTCIE0001-ENH
- Nursing Home Restoration of Benefits – Once a period of time during which the Insured Person has been confined to a Nursing Home and the insurer has been paying Nursing Home benefits under the policy has ended, the benefit amounts that have been paid will be restored to the remaining applicable Maximum Benefit if the Insured Person has ceased to meet the requirements for benefit eligibility for at least 180 consecutive days and the policy remains in force.
 - Lifetime Waiver of Premium – After the Insured Person has been continuously confined in a Nursing Home for 180 consecutive days, no future premium payments will be required.
 - Nursing Home Indemnity Payment Benefit – In lieu of the Nursing Home Benefit, the full amount of the Nursing Home Maximum Daily Benefit will be paid to the Insured Person.

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18. Prescription Drug Benefit in a Nursing Home Rider – 4LTCIE0001-PDNH

An Insured Person will receive the Prescription Drug Benefit if they are receiving prescription drugs while confined to a Nursing Home and receiving the Nursing Home Benefit.

19. Full Restoration of Benefits Rider – 4LTCIE0001-FROB: Once a period of time during which the insurer has been paying benefits under the policy has ended, the benefit amounts that have been paid will be restored to the remaining applicable Maximum Benefit if the Insured Person has ceased to be a Chronically Ill Individual for at least 180 consecutive days and the policy remains inforce.

Appendix C Continental General Insurance Company Demographics Distribution of Inforce Business as of December 31st, 2016 All Non-NFO Policies - NATIONWIDE												
	Forms 1LTCIP0001 and 1LTCIP0002				Forms 2LTCIP0001				Forms 4LTCIP0001			
Issue Year	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium
1999	2	0%	3,275	0%	-	0%	-	0%	-	0%	-	0%
2000	530	16%	927,725	15%	-	0%	-	0%	-	0%	-	0%
2001	813	24%	1,504,686	25%	-	0%	-	0%	-	0%	-	0%
2002	1,001	30%	1,882,413	31%	-	0%	-	0%	-	0%	-	0%
2003	858	26%	1,483,348	24%	110	2%	133,610	1%	-	0%	-	0%
2004	52	2%	77,008	1%	1,081	18%	1,372,798	15%	-	0%	-	0%
2005	16	0%	21,585	0%	2,798	46%	3,999,385	45%	2	0%	-	0%
2006	44	1%	71,146	1%	1,871	30%	2,917,051	33%	786	8%	1,247,063	8%
2007	8	0%	11,171	0%	178	3%	298,338	3%	3,594	38%	5,322,331	36%
2008	13	0%	47,047	1%	51	1%	93,287	1%	3,242	34%	5,332,955	36%
2009	20	1%	50,306	1%	48	1%	103,476	1%	1,745	18%	2,689,568	18%
2010	-	0%	-	0%	-	0%	-	0%	88	1%	100,425	1%
Total	3,357	100%	6,079,710	100%	6,137	100%	8,917,945	100%	9,457	100%	14,692,342	100%

Appendix C Continental General Insurance Company Demographics Distribution of Inforce Business as of December 31st, 2016 All Non-NFO Policies - NATIONWIDE												
	Forms 1LTCIP0001 and 1LTCIP0002				Forms 2LTCIP0001				Forms 4LTCIP0001			
Issue Age	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium
<45	90	3%	83,644	1%	660	11%	329,193	4%	1,071	11%	616,381	4%
45 - 49	158	5%	184,016	3%	466	8%	390,295	4%	781	8%	714,099	5%
50 - 54	525	16%	650,579	11%	1,004	16%	1,065,300	12%	1,314	14%	1,539,716	10%
55 - 59	1,048	31%	1,618,104	27%	1,621	26%	2,176,356	24%	2,028	21%	3,022,953	21%
60 - 64	756	23%	1,493,588	25%	1,293	21%	2,290,437	26%	2,218	23%	3,841,490	26%
65 - 69	500	15%	1,160,894	19%	743	12%	1,635,789	18%	1,353	14%	2,934,721	20%
70 - 74	207	6%	596,483	10%	299	5%	836,145	9%	517	5%	1,383,406	9%
75 - 79	56	2%	211,836	3%	47	1%	180,562	2%	158	2%	567,704	4%
80+	17	1%	80,565	1%	4	0%	13,868	0%	17	0%	71,871	0%
Total	3,357	100%	6,079,710	100%	6,137	100%	8,917,945	100%	9,457	100%	14,692,342	100%

Appendix C Continental General Insurance Company Demographics Distribution of Inforce Business as of December 31st, 2016 All Non-NFO Policies - NATIONWIDE												
	Forms 1LTCIP0001 and 1LTCIP0002				Forms 2LTCIP0001				Forms 4LTCIP0001			
Attained Age	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium
<45	4	0%	2,495	0%	209	3%	71,415	1%	437	5%	189,170	1%
45 - 49	17	1%	7,982	0%	160	3%	71,101	1%	326	3%	203,305	1%
50 - 54	34	1%	33,852	1%	233	4%	145,758	2%	485	5%	365,898	2%
55 - 59	65	2%	76,699	1%	413	7%	348,929	4%	976	10%	973,523	7%
60 - 64	199	6%	234,504	4%	932	15%	975,318	11%	1,551	16%	1,991,023	14%
65 - 69	654	19%	838,062	14%	1,576	26%	2,056,187	23%	2,220	23%	3,513,044	24%
70 - 74	986	29%	1,631,920	27%	1,339	22%	2,266,615	25%	1,965	21%	3,614,887	25%
75 - 79	706	21%	1,424,271	23%	845	14%	1,752,397	20%	1,006	11%	2,336,359	16%
80+	692	21%	1,829,927	30%	430	7%	1,230,225	14%	491	5%	1,505,133	10%
Total	3,357	100%	6,079,710	100%	6,137	100%	8,917,945	100%	9,457	100%	14,692,342	100%

Appendix C Continental General Insurance Company Demographics Distribution of Inforce Business as of December 31st, 2016 All Non-NFO Policies - NATIONWIDE												
	Forms 1LTCIP0001 and 1LTCIP0002				Forms 2LTCIP0001				Forms 4LTCIP0001			
Gender	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium
F	1,942	58%	3,393,954	56%	3,605	59%	5,336,402	60%	5,403	57%	8,741,204	59%
M	1,415	42%	2,685,756	44%	2,532	41%	3,581,543	40%	4,054	43%	5,951,138	41%
Total	3,357	100%	6,079,710	100%	6,137	100%	8,917,945	100%	9,457	100%	14,692,342	100%

Appendix C Continental General Insurance Company Demographics Distribution of Inforce Business as of December 31st, 2016 All Non-NFO Policies - NATIONWIDE												
	Forms 1LTCIP0001 and 1LTCIP0002				Forms 2LTCIP0001				Forms 4LTCIP0001			
Inflation Options	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium
NONE	380	11%	785,721	13%	1,026	17%	1,338,105	15%	2,743	29%	3,662,082	25%
GPO/COLI	58	2%	88,603	1%	329	5%	524,387	6%	699	7%	981,908	7%
5% Simple Lifetime	764	23%	1,460,444	24%	3,035	49%	3,940,674	44%	4,502	48%	7,033,849	48%
5% Compound - Double (14 years)	-	0%	-	0%	55	1%	88,033	1%	232	2%	343,793	2%
5% Compound - Triple (23 years)	-	0%	-	0%	-	0%	-	0%	58	1%	71,295	0%
5% Compound - Lifetime	2,155	64%	3,744,942	62%	1,692	28%	3,026,746	34%	1,223	13%	2,599,415	18%
Total	3,357	100%	6,079,710	100%	6,137	100%	8,917,945	100%	9,457	100%	14,692,342	100%

Appendix C Continental General Insurance Company Demographics Distribution of Inforce Business as of December 31st, 2016 All Non-NFO Policies - NATIONWIDE												
	Forms 1LTCIP0001 and 1LTCIP0002				Forms 2LTCIP0001				Forms 4LTCIP0001			
Limited Payment Options	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium
Single	28	1%	-	0%	100	2%	-	0%	49	1%	-	0%
5 Pay	-	0%	-	0%	-	0%	-	0%	20	0%	-	0%
10 Pay	211	6%	6,227	0%	429	7%	-	0%	82	1%	203,086	1%
15 Pay	-	-	-	-	-	0%	-	0%	12	0%	41,894	0%
20 Pay	-	0%	-	0%	-	0%	-	0%	26	0%	52,058	0%
PU at 65	27	1%	39,522	1%	189	3%	195,029	2%	16	0%	52,383	0%
Lifetime	3,091	92%	6,033,962	99%	5,419	88%	8,722,915	98%	9,252	98%	14,342,921	98%
Total	3,357	100%	6,079,710	100%	6,137	100%	8,917,945	100%	9,457	100%	14,692,342	100%

Appendix C Continental General Insurance Company Demographics Distribution of Inforce Business as of December 31st, 2016 All Non-NFO Policies - NATIONWIDE													
	Forms 1LTCIP0001 and 1LTCIP0002					Forms 2LTCIP0001				Forms 4LTCIP0001			
Elimination Period Days	Count	% of Count	Premium	% of Premium		Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium
0	209	6%	346,276	6%		1,194	19%	1,773,972	20%	139	1%	197,009	1%
20	668	20%	1,254,607	21%		844	14%	1,289,446	14%	-	0%	-	0%
30	-	0%	-	0%		-	0%	-	0%	676	7%	1,126,946	8%
60	1,149	34%	2,121,252	35%		1,180	19%	1,622,368	18%	1,468	16%	1,891,578	13%
90	1,224	36%	2,176,486	36%		2,790	45%	4,056,403	45%	-	0%	-	0%
100	-	0%	-	0%		-	0%	-	0%	6,840	72%	10,881,325	74%
180	107	3%	181,090	3%		129	2%	175,756	2%	310	3%	549,185	4%
365	-	0%	-	0%		-	0%	-	0%	24	0%	46,299	0%
Total	3,357	100%	6,079,710	100%		6,137	100%	8,917,945	100%	9,457	100%	14,692,342	100%

Appendix C Continental General Insurance Company Demographics Distribution of Inforce Business as of December 31st, 2016 All Non-NFO Policies - NATIONWIDE												
	Forms 1LTCIP0001 and 1LTCIP0002				Forms 2LTCIP0001				Forms 4LTCIP0001			
Benefit Period	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium
1 - 1.5 years	-	0%	-	0%	-	0%	-	0%	161	2%	164,793	1%
2 - 2.5 years	239	7%	364,937	6%	323	5%	456,128	5%	810	9%	987,040	7%
3 - 3.5 years	898	27%	1,542,136	25%	1,190	19%	1,651,077	19%	2,566	27%	3,534,557	24%
4 - 4.5 years	460	14%	869,969	14%	885	14%	1,226,173	14%	1,353	14%	2,184,735	15%
5 years	625	19%	1,134,185	19%	1,093	18%	1,569,249	18%	2,502	26%	3,880,590	26%
6 years	215	6%	401,907	7%	621	10%	791,541	9%	257	3%	482,039	3%
7 years	-	0%	-	0%	-	0%	-	0%	58	1%	123,874	1%
8 years	-	0%	-	0%	-	0%	-	0%	143	2%	252,084	2%
Lifetime	920	27%	1,766,576	29%	2,025	33%	3,223,776	36%	1,607	17%	3,082,631	21%
Total	3,357	100%	6,079,710	100%	6,137	100%	8,917,945	100%	9,457	100%	14,692,342	100%

Appendix C Continental General Insurance Company Demographics Distribution of Inforce Business as of December 31st, 2016 All Non-NFO Policies - NATIONWIDE												
	Forms 1LTCIP0001 and 1LTCIP0002				Forms 2LTCIP0001				Forms 4LTCIP0001			
Marital Status	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium
Married	2,512	75%	4,330,379	71%	4,432	72%	5,833,710	65%	7,874	83%	11,681,393	80%
Single	845	25%	1,749,331	29%	1,705	28%	3,084,234	35%	1,583	17%	3,010,950	20%
Total	3,357	100%	6,079,710	100%	6,137	100%	8,917,945	100%	9,457	100%	14,692,342	100%

Appendix C Continental General Insurance Company Demographics Distribution of Inforce Business as of December 31st, 2016 All Non-NFO Policies - NATIONWIDE												
	Forms 1LTCIP0001 and 1LTCIP0002				Forms 2LTCIP0001				Forms 4LTCIP0001			
HHC Percent	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium
0%	277	8%	428,385	7%	-	0%	-	0%	-	0%	-	0%
50%	472	14%	798,390	13%	277	5%	441,921	5%	467	5%	825,023	6%
75%	-	0%	-	0%	275	4%	347,180	4%	317	3%	558,627	4%
80%	455	14%	788,817	13%	-	0%	-	0%	-	0%	-	0%
100%	2,153	64%	4,064,118	67%	5,336	87%	7,637,592	86%	7,051	75%	10,873,576	74%
125%	-	0%	-	0%	65	1%	107,549	1%	747	8%	1,084,411	7%
150%	-	0%	-	0%	184	3%	383,702	4%	875	9%	1,350,705	9%
Total	3,357	100%	6,079,710	100%	6,137	100%	8,917,945	100%	9,457	100%	14,692,342	100%

Appendix C Continental General Insurance Company Demographics Distribution of Inforce Business as of December 31st, 2016 All Non-NFO Policies - NATIONWIDE												
	Forms 1LTCIP0001 and 1LTCIP0002				Forms 2LTCIP0001				Forms 4LTCIP0001			
Tax Status	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium	Count	% of Count	Premium	% of Premium
TQ	3,357	100%	6,079,710	100%	6,137	100%	8,917,945	100%	9,457	100%	14,692,342	100%

Continental General Insurance Company
Appendix D
Actuarial Assumption Development

Appendix D contains a description of the experience studies conducted on the Company's actual experience.

Termination Study

A study was conducted on the Company's actual termination experience from 2006 to 6/30/2016 on forms issued by Continental General Insurance Company. The study measured total termination rates.

The mortality assumption, including selection factors and mortality improvement, is based on industry expectations. Assumed mortality is equal to 100% of the Annuity 2000 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.

The future expected voluntary lapse assumptions were developed based on the historical implied lapse experience and judgment. Historical implied lapses were determined by subtracting expected deaths, using the mortality assumptions discussed above, and actual benefit exhaustions from total terminations. The expected voluntary lapse rates vary by inflation option, spousal discount, gender, and policy duration.

Exhibit D-1 contains the comparison of implied lapse experience to the current lapse assumptions. The Exhibit shows total lives, actual total terminations and expected deaths. The voluntary lapse rates are shown as described above, as historical implied lapses and expected lapses.

Morbidity Study

A morbidity study was also conducted on the Company's actual experience from 2006 to 6/30/2016 on forms issued by Continental General Insurance Company. Actual claims were measured against the Milliman 2014 *Long Term Care Guidelines (Guidelines)*. Actual-to-expected fitting factors were developed based on the actual experience and judgment.

Actual incurred claims are based on paid claims and remaining claim reserves discounted (using an interest rate of 4.5% for this experience study) back to the claim incurred date. The claim reserves were discounted from valuation date to the claim incurred date using a 4.5% discount rate and excluding any waiver of premium load, LAE load and explicit margin. Actual claims include approximately \$14 million of IBNR as of June 30, 2016, which is allocated to incurred year as follows: approximately 64% to incurred year 2016, 23% to incurred year 2015, and 13% to incurred year 2014. Actual incurred claims are calculated by adding together the present value of paid claims and claim reserves. Actual average claim severity was calculated by dividing actual incurred claims by the count of claims. In this study, waiver of premium was excluded from both the actual claims and expected claims.

Expected claims were based on the *Guidelines* and include selection factors and actual-to-expected fitting factors. The actual-to-expected fitting factors varied by coverage type, benefit period, payment type, marital status, and form. No future morbidity improvement is assumed.

Exhibit D-2 contains the comparison of actual claim experience to the current assumptions.

Continental General Insurance Company

Appendix D

Exhibit D-1

Termination Study

Experience by Policy Duration

Policy Duration	Total Lives	Total Terminations		Mortality Rate		Voluntary Lapse Rate	
		Count	Rate	Expected		Implied	"Current"
1	17,299	1,862	10.8%	0.1%		10.6%	10.6%
2	19,266	1,080	5.6%	0.3%		5.3%	5.3%
3	19,532	841	4.3%	0.3%		4.0%	4.0%
4	19,983	758	3.8%	0.4%		3.4%	3.2%
5	20,678	597	2.9%	0.5%		2.4%	2.6%
6	21,460	565	2.6%	0.6%		2.0%	2.0%
7	20,779	467	2.2%	0.6%		1.6%	1.6%
8	18,031	361	2.0%	0.7%		1.3%	1.2%
9	13,291	290	2.2%	0.8%		1.2%	1.1%
10+	29,184	692	2.4%	1.3%		1.0%	0.7%
Total	199,503	7,513	3.8%	0.6%		3.1%	3.1%

Notes:

- 1) Experience from 2006 through 6/30/2016.
- 2) Expected Mortality Rate is 100% of the Annuity 2000 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.
- 3) Implied Voluntary Lapse Rate is the Total Termination Rate minus the Expected Mortality Rate minus the Actual Benefit Exhaust Rate.
- 4) Current Voluntary Lapse Rate is the current projection assumption.
Since these vary by inflation benefit option, spousal discount, and gender the rates shown above are composites.
The ultimate lapse rate starts in duration 15.
- 5) Includes only lifetime pay policies (excludes single pay, 5 pay, 10 pay, 15 pay, 20 pay, and paid-up at 65).

Continental General Insurance Company

Appendix D

Exhibit D-2

Policy Forms: 1LTCGP0001, 1LTCGP0008, 1LTCIP0001, 1LTCIP0002, 2LTCIP0001, 2LTCIP0002, 4LTCIP0001

Claim Study

Experience by Policy Duration

Policy Duration	Total Lives	Actual Claim Count	Actual Incurred Claims	Expected Incurred Claims	Actual to Expected
1	21,621	10	835,351	627,490	133%
2	22,556	30	1,345,414	1,343,215	100%
3	21,994	25	1,877,880	1,862,023	101%
4	22,443	25	1,176,810	2,625,146	45%
5	22,937	48	3,778,592	3,618,262	104%
6	23,351	69	6,112,905	4,798,452	127%
7	22,867	63	4,892,545	5,967,960	82%
8	20,532	107	7,399,954	6,582,766	112%
9	16,664	85	6,351,693	6,514,700	97%
10	12,174	68	6,022,516	5,955,987	101%
11	8,872	76	4,777,599	5,095,015	94%
12	5,792	59	4,082,155	4,102,071	100%
13	4,351	44	3,327,233	3,785,410	88%
14	3,172	55	3,337,044	3,335,820	100%
15+	2,661	60	4,644,403	3,431,704	135%
Total	231,985	826	59,962,096	59,646,020	101%

Experience by Year

Calendar Year	Total Lives	Actual Claim Count	Actual Incurred Claims	Expected Incurred Claims	Actual to Expected
2006	13,602	22	1,197,783	1,500,139	80%
2007	18,090	39	2,043,861	2,109,674	97%
2008	23,318	40	2,126,034	2,881,919	74%
2009	26,258	49	3,675,159	3,732,835	98%
2010	26,641	58	5,335,488	4,602,689	116%
2011	23,931	84	6,113,680	5,526,008	111%
2012	23,217	100	7,039,944	6,591,396	107%
2013	22,628	105	7,256,546	7,694,465	94%
2014	22,088	111	8,752,415	9,046,706	97%
2015	21,610	144	10,842,957	10,285,425	105%
2016	10,603	74	5,578,229	5,674,764	98%
Total	231,985	826	59,962,096	59,646,020	101%

Notes:

- 1) Experience from 2006 through 6/30/2016.
- 2) Actual incurred claims are defined as the sum of paid claims and reserves.
Paid claims represent the present value of paid claims discounted to the claim incurred date.
Reserve amounts represent the present value of the remaining claim reserve (including IBNR) discounted to the claim incurred date.
- 3) Expected incurred claims are based on the Milliman 2014 *Long-Term Care Guidelines* (including Product Factors).
- 4) Claim dollar amounts are discounted using a 4.50% interest rate (both actual and expected).

Continental General Insurance Company
Appendix E
Policy Persistency Comparison
Policy Forms: 1LTCIP0001, 1LTCIP0002

Policy Duration	<u>Actual Experience</u>		<u>Original Pricing Assumptions</u>			<u>Current Assumptions</u>		
	Total Lives	Total Terminations	Lapse	Mortality	Total Terminations	Lapse	Mortality	Total Terminations
1	101	8.9%	5.1%	0.48%	5.6%	12.0%	0.2%	12.2%
2	108	6.5%	4.1%	0.70%	4.7%	5.8%	0.3%	6.1%
3	167	7.2%	4.0%	0.96%	4.9%	4.3%	0.4%	4.7%
4	1,208	2.8%	4.0%	1.24%	5.2%	3.2%	0.5%	3.7%
5	2,489	2.7%	4.0%	1.64%	5.6%	2.6%	0.6%	3.2%
6	3,591	2.9%	4.0%	2.10%	6.0%	2.0%	0.8%	2.8%
7	4,265	2.5%	4.0%	2.54%	6.4%	1.6%	0.9%	2.5%
8	4,139	2.5%	4.0%	2.88%	6.8%	1.2%	1.0%	2.2%
9	4,034	2.8%	4.0%	3.27%	7.1%	1.1%	1.1%	2.2%
10	3,897	2.2%	4.0%	3.60%	7.5%	0.9%	1.3%	2.1%
11	3,798	2.4%	4.0%	4.00%	7.8%	0.8%	1.4%	2.2%
12	3,691	2.3%	4.0%	4.28%	8.1%	0.7%	1.5%	2.2%
13	3,313	2.7%	4.0%	4.63%	8.4%	0.6%	1.7%	2.3%
14	2,053	3.6%	4.0%	5.20%	9.0%	0.5%	2.1%	2.6%
15	1,082	5.3%	4.0%	5.74%	9.5%	0.4%	2.4%	2.8%
16	283	4.2%	4.0%	6.25%	10.0%	0.4%	2.9%	3.2%

Notes:

- 1) Experience is 2006 through 6/30/16.
- 2) The "Original Pricing Assumptions" are those assumptions originally used to price this form.
- 3) The "Current Assumptions" are those used in the projection for the current rate filing.
 Since Lapse Rates vary by inflation benefit option, spousal discount, and gender, the rates shown above are composites.
 The ultimate lapse rate starts in duration 15.
 The mortality assumptions are 100% of the Annuity 2000 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.
- 4) The results shown above include only lifetime pay policies
 (excludes single pay, 5 pay, 10 pay, 15 pay, 20 pay, and paid-up at 65).

Continental General Insurance Company

Appendix E

Policy Persistency Comparison

Policy Forms: 2LTCIP0001

Policy Duration	<u>Actual Experience</u>		<u>Original Pricing Assumptions</u>			<u>Current Assumptions</u>		
	Total Lives	Total Terminations	Lapse	Mortality	Total Terminations	Lapse	Mortality	Total Terminations
1	3,414	8.8%	5.5%	0.15%	5.7%	11.3%	0.1%	11.4%
2	6,910	5.1%	4.0%	0.23%	4.2%	5.4%	0.3%	5.6%
3	7,812	3.9%	3.0%	0.34%	3.3%	4.0%	0.3%	4.4%
4	7,639	4.1%	2.0%	0.47%	2.5%	3.3%	0.4%	3.7%
5	7,325	2.9%	2.0%	0.63%	2.6%	2.6%	0.5%	3.1%
6	7,107	2.8%	2.0%	0.82%	2.8%	2.1%	0.5%	2.6%
7	6,885	2.0%	2.0%	1.04%	3.0%	1.6%	0.6%	2.2%
8	6,556	1.9%	2.0%	1.28%	3.3%	1.3%	0.6%	1.9%
9	6,226	2.1%	2.0%	1.58%	3.5%	1.2%	0.7%	1.9%
10	5,146	1.9%	2.0%	1.90%	3.9%	0.9%	0.8%	1.7%
11	2,425	1.9%	2.0%	2.07%	4.0%	0.8%	0.9%	1.7%
12	405	1.2%	2.0%	2.39%	4.3%	0.7%	1.0%	1.7%
13	6	0.0%	2.0%	5.42%	7.3%	0.7%	2.5%	3.2%

Notes:

- 1) Experience is 2006 through 6/30/16.
- 2) The "Original Pricing Assumptions" are those assumptions originally used to price this form.
- 3) The "Current Assumptions" are those used in the projection for the current rate filing.
 Since Lapse Rates vary by inflation benefit option, spousal discount, and gender, the rates shown above are composites.
 The ultimate lapse rate starts in duration 15.
 The mortality assumptions are 100% of the Annuity 2000 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.
- 4) The results shown above include only lifetime pay policies
 (excludes single pay, 5 pay, 10 pay, 15 pay, 20 pay, and paid-up at 65).

Continental General Insurance Company

Appendix E

Policy Persistency Comparison

Policy Forms: 4LTCIP0001

Policy Duration	<u>Actual Experience</u>		<u>Original Pricing Assumptions</u>			<u>Current Assumptions</u>		
	Total Lives	Total Terminations	Lapse	Mortality	Total Terminations	Lapse	Mortality	Total Terminations
1	13,653	11.3%	5.1%	0.2%	5.3%	10.4%	0.1%	10.5%
2	12,105	5.9%	3.6%	0.4%	4.0%	5.2%	0.3%	5.4%
3	11,388	4.6%	3.0%	0.5%	3.5%	4.0%	0.3%	4.3%
4	10,862	3.6%	2.0%	0.7%	2.7%	3.2%	0.4%	3.6%
5	10,463	2.9%	1.5%	0.8%	2.3%	2.5%	0.5%	3.0%
6	10,163	2.5%	1.2%	1.0%	2.2%	2.0%	0.5%	2.5%
7	8,916	2.4%	1.2%	1.1%	2.3%	1.5%	0.6%	2.1%
8	6,636	1.7%	1.2%	1.2%	2.4%	1.2%	0.6%	1.8%
9	2,374	1.7%	1.2%	1.5%	2.7%	1.1%	0.8%	1.9%
10	110	1.8%	1.3%	1.8%	3.1%	0.8%	1.0%	1.8%

Notes:

1) Experience is 2006 through 6/30/16.

2) The "Original Pricing Assumptions" are those assumptions originally used to price this form.

3) The "Current Assumptions" are those used in the projection for the current rate filing.

Since Lapse Rates vary by inflation benefit option, spousal discount, and gender, the rates shown above are composites.

The ultimate lapse rate starts in duration 15.

The mortality assumptions are 100% of the Annuity 2000 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.

4) The results shown above include only lifetime pay policies

(excludes single pay, 5 pay, 10 pay, 15 pay, 20 pay, and paid-up at 65).

Exhibit 1
Continental General Insurance Company
Summary of Non-Paid Up Lives
Nationwide
Policy Forms: 1LTCIP0001, 1LTCIP0002
As of 12/31/2016

Issue State	Lives	Annualized Premium	Average Premium
AK	3	\$ 6,895	\$ 2,298
AL	64	\$ 144,305	\$ 2,255
AR	14	\$ 26,021	\$ 1,859
AZ	76	\$ 141,694	\$ 1,864
CA	689	\$ 1,328,876	\$ 1,929
CO	143	\$ 261,133	\$ 1,826
CT	5	\$ 14,549	\$ 2,910
DC	-	\$ -	\$ -
DE	-	\$ -	\$ -
GA	96	\$ 187,563	\$ 1,954
HI	-	\$ -	\$ -
IA	41	\$ 63,043	\$ 1,538
ID	3	\$ 8,345	\$ 2,782
IL	62	\$ 107,266	\$ 1,730
IN	30	\$ 45,942	\$ 1,531
KS	122	\$ 172,629	\$ 1,415
KY	6	\$ 11,331	\$ 1,888
LA	57	\$ 124,560	\$ 2,185
MA	13	\$ 32,617	\$ 2,509
MD	53	\$ 145,863	\$ 2,752
ME	24	\$ 56,372	\$ 2,349
MI	84	\$ 222,998	\$ 2,655
MN	58	\$ 85,819	\$ 1,480
MO	41	\$ 78,986	\$ 1,926
MS	19	\$ 39,393	\$ 2,073
MT	-	\$ -	\$ -
NC	144	\$ 302,934	\$ 2,104
ND	23	\$ 27,289	\$ 1,186
NE	70	\$ 138,084	\$ 1,973
NH	2	\$ 4,294	\$ 2,147
NJ	8	\$ 16,059	\$ 2,007
NM	10	\$ 15,787	\$ 1,579
NV	6	\$ 13,417	\$ 2,236
OH	136	\$ 263,019	\$ 1,934
OK	24	\$ 42,014	\$ 1,751
OR	54	\$ 108,333	\$ 2,006
PA	119	\$ 243,592	\$ 2,047
RI	-	\$ -	\$ -
SC	153	\$ 337,766	\$ 2,208
SD	6	\$ 11,356	\$ 1,893
TN	159	\$ 286,445	\$ 1,802
TX	118	\$ 205,554	\$ 1,742
UT	79	\$ 165,484	\$ 2,095
VA	184	\$ 335,681	\$ 1,824
VT	11	\$ 17,531	\$ 1,594
WA	64	\$ 154,417	\$ 2,413
WI	23	\$ 47,460	\$ 2,063
WV	12	\$ 33,001	\$ 2,750
WY	1	\$ 3,993	\$ 3,993
Total	3,109	\$ 6,079,710	\$ 1,956

Exhibit 2
Continental General Insurance Company
Policy Form: 1LTCIP0001, 1LTCIP0002
Nationwide

Historical Experience by Year
As of 12/31/2016

Year	Premium	Incurred Claims	Loss Ratio
1999	311	0	0.0%
2000	969,977	0	0.0%
2001	3,519,602	41,667	1.2%
2002	6,320,843	53,391	0.8%
2003	9,357,474	912,919	9.8%
2004	9,066,030	1,067,323	11.8%
2005	8,821,627	1,368,909	15.5%
2006	8,606,479	1,012,022	11.8%
2007	8,475,131	1,631,190	19.2%
2008	8,240,306	1,373,325	16.7%
2009	8,038,761	2,257,492	28.1%
2010	7,733,331	2,231,328	28.9%
2011	7,421,082	2,397,678	32.3%
2012	7,004,331	3,531,877	50.4%
2013	6,522,093	2,850,765	43.7%
2014	6,188,373	4,534,552	73.3%
2015	6,154,379	5,876,957	95.5%
2016	6,054,136	5,182,150	85.6%
Total	118,494,265	36,323,544	30.7%

Historical Experience by Duration

Year	Premium	Incurred Claims	Loss Ratio
1	11,315,685	378,720	3.3%
2	10,370,581	196,572	1.9%
3	9,584,733	741,596	7.7%
4	9,021,002	1,853,562	20.5%
5	8,725,668	859,914	9.9%
6	8,502,032	1,969,009	23.2%
7	8,232,293	1,776,552	21.6%
8	7,987,470	2,081,268	26.1%
9	7,689,934	2,007,922	26.1%
10	7,416,533	2,432,247	32.8%
11	6,484,176	2,896,751	44.7%
12	6,203,803	4,243,840	68.4%
13	6,067,776	3,798,675	62.6%
14	5,354,495	3,479,459	65.0%
15	3,415,520	4,375,816	128.1%
16	1,683,833	2,968,096	176.3%
17	438,358	263,513	60.1%
18	371	33	8.9%
19	0	0	0.0%
Total	118,494,265	36,323,544	30.7%

Present Values at 4.5%

Premium	Incurred Claims	Loss Ratio
173,507,261	45,473,890	26.2%

Exhibit 3
Continental General Insurance Company
Policy Form: 1LTCIP0001, 1LTCIP0002
Nationwide
Historical and Projected Future Experience

Historical as of 12/31/2016				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims	Loss Ratio
1999	311	311	0	0.0%
2000	969,977	969,977	0	0.0%
2001	3,519,602	3,519,602	41,667	1.2%
2002	6,320,843	6,320,843	53,391	0.8%
2003	9,357,474	9,357,474	912,919	9.8%
2004	9,066,030	9,066,030	1,067,323	11.8%
2005	8,821,627	8,821,627	1,368,909	15.5%
2006	8,606,479	8,606,479	1,012,022	11.8%
2007	8,475,131	8,475,131	1,631,190	19.2%
2008	8,240,306	8,240,306	1,373,325	16.7%
2009	8,038,761	8,038,761	2,257,492	28.1%
2010	7,733,331	7,733,331	2,231,328	28.9%
2011	7,421,082	7,421,082	2,397,678	32.3%
2012	7,004,331	7,004,331	3,531,877	50.4%
2013	6,522,093	6,522,093	2,850,765	43.7%
2014	6,188,373	6,159,730	4,534,552	73.3%
2015	6,154,379	5,807,985	5,876,957	95.5%
2016	6,054,136	5,524,345	5,182,150	85.6%

Projection without Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims	Loss Ratio
2017	6,174,139	5,256,800	4,866,249	78.8%
2018	6,109,512	5,000,235	5,390,224	88.2%
2019	5,864,465	4,766,472	5,982,416	102.0%
2020	5,584,245	4,535,007	6,634,720	118.8%
2021	5,297,919	4,302,661	7,324,038	138.2%
2022	5,010,363	4,068,808	8,051,005	160.7%
2023	4,717,749	3,831,182	8,810,179	186.7%
2024	4,421,321	3,590,374	9,611,846	217.4%
2025	4,125,274	3,350,064	10,441,112	253.1%
2026	3,830,183	3,110,500	11,271,062	294.3%
2027	3,539,066	2,873,968	12,081,953	341.4%
2028	3,257,877	2,645,295	12,871,302	395.1%
2029	2,983,822	2,422,771	13,645,483	457.3%
2030	2,718,490	2,207,329	14,380,785	529.0%
2031	2,462,897	1,999,796	14,996,201	608.9%
2032	2,217,597	1,800,620	15,429,830	695.8%
2033	1,982,706	1,609,883	15,670,669	790.4%
2034	1,761,203	1,430,030	15,749,386	894.2%
2035	1,554,269	1,262,007	15,664,627	1007.8%
2036	1,362,019	1,105,908	15,383,746	1129.5%
2037	1,184,564	961,821	14,904,594	1258.2%
2038	1,022,188	829,978	14,228,348	1391.9%
2039	875,019	710,483	13,430,630	1534.9%
2040	743,034	603,316	12,553,734	1689.5%
2041	625,909	508,215	11,637,967	1859.4%
2042	523,034	424,684	10,689,260	2043.7%
2043	433,634	352,094	9,730,132	2243.9%
2044	356,772	289,685	8,765,742	2457.0%
2045	291,425	236,626	7,833,515	2688.0%
2046	236,480	192,013	6,942,329	2935.7%
2047+	930,365	755,421	47,699,044	5126.9%

Loss Ratio Summaries at 12/31/2016 (Discounted at 4.5%)

Accumulated Value of Historical	173,507,261	172,563,671	45,473,890	26.2%
Present Value of Future	57,483,534	46,957,694	184,647,061	321.2%
Total Values	230,990,795	219,521,365	230,120,950	99.6%

Exhibit 4
Continental General Insurance Company
Policy Form: 1LTCIP0001, 1LTCIP0002
Nationwide Experience Adjusted to Reflect Pennsylvania Rate Increase History, Before and After Proposed Rate Increase

Historical as of 12/31/2016				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims	Loss Ratio
1999	311	311	0	0.0%
2000	969,977	969,977	0	0.0%
2001	3,519,602	3,519,602	41,667	1.2%
2002	6,320,843	6,320,843	53,391	0.8%
2003	9,357,474	9,357,474	912,919	9.8%
2004	9,066,030	9,066,030	1,067,323	11.8%
2005	8,821,627	8,821,627	1,368,909	15.5%
2006	8,606,479	8,606,479	1,012,022	11.8%
2007	8,475,131	8,475,131	1,631,190	19.2%
2008	8,240,306	8,240,306	1,373,325	16.7%
2009	8,038,761	8,038,761	2,257,492	28.1%
2010	7,733,331	7,733,331	2,231,328	28.9%
2011	7,421,082	7,421,082	2,397,678	32.3%
2012	7,004,331	7,004,331	3,531,877	50.4%
2013	6,522,093	6,522,093	2,850,765	43.7%
2014	6,160,229	6,159,730	4,534,552	73.6%
2015	6,271,756	5,807,985	5,876,957	93.7%
2016	6,396,034	5,524,345	5,182,150	81.0%

Projection without Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio
2017	6,923,588	5,256,800	4,931,169	71.2%
2018	6,900,324	5,000,235	5,462,957	79.2%
2019	6,577,732	4,766,472	6,052,162	92.0%
2020	6,258,309	4,535,007	6,704,770	107.1%
2021	5,937,672	4,302,661	7,394,531	124.5%
2022	5,614,955	4,068,808	8,121,532	144.6%
2023	5,287,031	3,831,182	8,880,339	168.0%
2024	4,954,717	3,590,374	9,681,300	195.4%
2025	4,623,088	3,350,064	10,509,494	227.3%
2026	4,292,491	3,110,500	11,337,894	264.1%
2027	3,966,075	2,873,968	12,146,703	306.3%
2028	3,650,507	2,645,295	12,933,485	354.3%
2029	3,343,423	2,422,771	13,704,865	409.9%
2030	3,046,115	2,207,329	14,437,074	474.0%
2031	2,759,718	1,999,796	15,049,038	545.3%
2032	2,484,855	1,800,620	15,478,835	622.9%
2033	2,221,638	1,609,883	15,715,608	707.4%
2034	1,973,442	1,430,030	15,790,194	800.1%
2035	1,741,570	1,262,007	15,701,332	901.6%
2036	1,526,153	1,105,908	15,416,377	1010.1%
2037	1,327,313	961,821	14,933,251	1125.1%
2038	1,145,370	829,978	14,253,196	1244.4%
2039	980,466	710,483	13,451,963	1372.0%
2040	832,576	603,316	12,571,884	1510.0%
2041	701,336	508,215	11,653,278	1661.6%
2042	586,064	424,684	10,702,069	1826.1%
2043	485,890	352,094	9,740,762	2004.7%
2044	399,766	289,685	8,774,501	2194.9%
2045	326,544	236,626	7,840,684	2401.1%
2046	264,977	192,013	6,948,148	2622.2%
2047+	1,042,491	755,429	47,722,911	4577.8%

Projection with 153.8% Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio
2017	6,923,588	5,256,800	4,931,169	71.2%
2018	8,355,038	4,788,511	5,496,562	65.8%
2019	13,955,440	4,202,309	6,250,520	44.8%
2020	13,934,635	3,978,448	6,868,916	49.3%
2021	13,220,710	3,774,617	7,494,382	56.7%
2022	12,502,154	3,569,464	8,149,745	65.2%
2023	11,772,006	3,361,001	8,828,873	75.0%
2024	11,032,080	3,149,746	9,542,603	86.5%
2025	10,293,683	2,938,928	10,276,801	99.8%
2026	9,557,580	2,728,764	11,006,235	115.2%
2027	8,830,790	2,521,260	11,712,888	132.6%
2028	8,128,152	2,320,651	12,395,167	152.5%
2029	7,444,405	2,125,436	13,059,484	175.4%
2030	6,782,422	1,936,435	13,678,820	201.7%
2031	6,144,737	1,754,371	14,185,570	230.9%
2032	5,532,733	1,579,639	14,523,810	262.5%
2033	4,946,658	1,412,310	14,685,675	296.9%
2034	4,394,029	1,254,530	14,700,913	334.6%
2035	3,877,748	1,107,128	14,569,645	375.7%
2036	3,398,103	970,185	14,262,503	419.7%
2037	2,955,371	843,782	13,778,496	466.2%
2038	2,550,260	728,119	13,119,599	514.4%
2039	2,183,088	623,289	12,355,478	566.0%
2040	1,853,798	529,274	11,524,690	621.7%
2041	1,561,583	445,844	10,663,582	682.9%
2042	1,304,919	372,565	9,777,415	749.3%
2043	1,081,874	308,883	8,886,216	821.4%
2044	890,111	254,134	7,994,438	898.1%
2045	727,077	207,586	7,135,362	981.4%
2046	589,994	168,448	6,316,383	1070.6%
2047+	2,321,192	662,719	43,180,443	1860.3%

Best Estimate Loss Ratio Summaries at 12/31/2016 (Discounted at 4.5%)

Accumulated Value of Historical	173,950,739	172,563,671	45,473,890	26.1%	173,950,739	172,563,671	45,473,890	26.1%
Present Value of Future	64,478,022	46,957,694	185,534,926	287.7%	128,078,348	42,220,793	177,018,124	138.2%
Total Values	238,428,761	219,521,365	231,008,816	96.9%	302,029,087	214,784,464	222,492,014	73.7%

Moderately Adverse Loss Ratio Summaries at 12/31/2016 (Discounted at 4.5%) **

Accumulated Value of Historical	173,950,739	172,563,671	45,473,890	26.1%	173,950,739	172,563,671	45,473,890	26.1%
Present Value of Future	64,478,022	46,957,694	204,088,419	316.5%	128,078,348	42,220,793	194,719,937	152.0%
Total Values	238,428,761	219,521,365	249,562,308	104.7%	302,029,087	214,784,464	240,193,826	79.5%

LLR/85 Demonstration

1 Accumulated value of initial earned premium	\$ 172,563,671	x 62% =	\$ 106,989,476
2a Accumulated value of earned premium	\$ 173,950,739		
2b Accumulated value of prior premium rate schedule increases	\$ 1,387,067	x 85% =	\$ 1,179,007
3 Present value of future projected initial earned premium	\$ 42,220,793	x 62% =	\$ 26,176,892
4a Present value of future projected premium	\$ 128,078,348		
4b Present value of future projected premium in excess of the projected initial earned premiums	\$ 85,857,555	x 85% =	\$ 72,978,922
5 Lifetime Earned Premium times Prescribed Factor			\$ 207,324,297
6 Moderately Adverse Lifetime Incurred Claims **			\$ 240,193,826

* Calendar Year projected incurred claims represent best estimate incurred claims.

** Moderately adverse incurred claims are defined as best estimate incurred claims , plus a 10% load to incurred claims.

Exhibit 5
Continental General Insurance Company
Policy Form: 1LTCIP0001, 1LTCIP0002
Nationwide Experience Adjusted to Reflect Pennsylvania Rate Increase History, Before and After Proposed Rate Increase
Lifetime Premium Payment only

Historical as of 12/31/2016				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims	Loss Ratio
1999	311	311	0	0.0%
2000	969,410	969,410	0	0.0%
2001	3,506,786	3,506,786	41,667	1.2%
2002	6,149,674	6,149,674	53,391	0.9%
2003	8,836,617	8,836,617	912,919	10.3%
2004	8,452,314	8,452,314	1,067,323	12.6%
2005	8,014,566	8,014,566	1,368,909	17.1%
2006	7,764,526	7,764,526	1,007,690	13.0%
2007	7,597,985	7,597,985	1,631,190	21.5%
2008	7,362,063	7,362,063	1,373,325	18.7%
2009	7,191,345	7,191,345	2,257,492	31.4%
2010	6,937,470	6,937,470	2,231,328	32.2%
2011	6,750,585	6,750,585	2,397,678	35.5%
2012	6,498,520	6,498,520	3,218,373	49.5%
2013	6,292,710	6,292,710	2,784,643	44.3%
2014	6,050,594	6,050,104	4,053,224	67.0%
2015	6,176,867	5,720,113	5,874,477	95.1%
2016	6,322,378	5,460,728	4,959,035	78.4%

Projection without Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio
2017	6,868,000	5,214,595	4,765,134	69.4%
2018	6,849,253	4,963,227	5,266,278	76.9%
2019	6,542,363	4,740,843	5,817,801	88.9%
2020	6,234,218	4,517,549	6,424,604	103.1%
2021	5,918,405	4,288,699	7,059,598	119.3%
2022	5,596,048	4,055,107	7,721,700	138.0%
2023	5,269,181	3,818,247	8,405,481	159.5%
2024	4,939,669	3,579,470	9,122,737	184.7%
2025	4,609,689	3,340,354	9,857,295	213.8%
2026	4,282,142	3,103,001	10,580,408	247.1%
2027	3,959,845	2,869,453	11,270,298	284.6%
2028	3,644,562	2,640,987	11,927,583	327.3%
2029	3,337,644	2,418,583	12,562,561	376.4%
2030	3,040,499	2,203,260	13,150,656	432.5%
2031	2,754,264	1,995,844	13,614,414	494.3%
2032	2,480,023	1,797,118	13,896,153	560.3%
2033	2,218,963	1,607,944	13,996,535	630.8%
2034	1,972,218	1,429,143	13,943,968	707.0%
2035	1,740,830	1,261,471	13,742,548	789.4%
2036	1,525,504	1,105,437	13,354,341	875.4%
2037	1,326,749	961,412	12,798,311	964.6%
2038	1,144,883	829,625	12,087,039	1055.7%
2039	980,049	710,181	11,296,452	1152.6%
2040	832,222	603,059	10,459,736	1256.8%
2041	701,038	507,999	9,603,791	1369.9%
2042	585,815	424,504	8,741,771	1492.2%
2043	485,683	351,944	7,887,309	1624.0%
2044	399,596	289,562	7,051,245	1764.6%
2045	326,405	236,525	6,254,926	1916.3%
2046	264,865	191,931	5,501,781	2077.2%
2047+	1,042,048	755,107	36,507,609	3503.4%

Projection with 153.8% Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio
2017	6,868,000	5,214,595	4,765,134	69.4%
2018	8,293,201	4,753,070	5,303,785	64.0%
2019	13,880,401	4,179,713	6,038,413	43.5%
2020	13,880,995	3,963,133	6,617,948	47.7%
2021	13,177,810	3,762,369	7,194,302	54.6%
2022	12,460,056	3,557,444	7,791,640	62.5%
2023	11,732,261	3,349,653	8,403,173	71.6%
2024	10,998,574	3,140,180	9,041,711	82.2%
2025	10,263,848	2,930,409	9,691,720	94.4%
2026	9,534,538	2,722,186	10,326,457	108.3%
2027	8,816,918	2,517,300	10,925,965	123.9%
2028	8,114,913	2,316,872	11,491,462	141.6%
2029	7,431,536	2,121,762	12,032,730	161.9%
2030	6,769,919	1,932,865	12,522,589	185.0%
2031	6,132,594	1,750,904	12,896,187	210.3%
2032	5,521,974	1,576,567	13,101,429	237.3%
2033	4,940,702	1,410,609	13,140,793	266.0%
2034	4,391,303	1,253,752	13,041,853	297.0%
2035	3,876,099	1,106,657	12,809,487	330.5%
2036	3,396,658	969,773	12,409,597	365.3%
2037	2,954,114	843,423	11,860,107	401.5%
2038	2,549,175	727,810	11,173,182	438.3%
2039	2,182,159	623,024	10,418,645	477.4%
2040	1,853,010	529,049	9,626,835	519.5%
2041	1,560,919	445,655	8,822,043	565.2%
2042	1,304,365	372,406	8,016,025	614.6%
2043	1,081,414	308,752	7,220,838	667.7%
2044	889,732	254,026	6,446,052	724.5%
2045	726,767	207,498	5,710,526	785.7%
2046	589,743	168,376	5,016,797	850.7%
2047+	2,320,205	662,437	33,103,405	1426.7%

Best Estimate Loss Ratio Summaries at 12/31/2016 (Discounted at 4.5%)

Accumulated Value of Historical	162,032,071	160,662,771	44,239,653	27.3%	162,032,071	160,662,771	44,239,653	27.3%
Present Value of Future	64,229,706	46,775,872	166,131,534	258.7%	127,644,036	42,053,334	159,554,832	125.0%
Total Values	226,261,777	207,438,643	210,371,187	93.0%	289,676,108	202,716,105	203,794,485	70.4%

Moderately Adverse Loss Ratio Summaries at 12/31/2016 (Discounted at 4.5%) **

Accumulated Value of Historical	162,032,071	160,662,771	44,239,653	27.3%	162,032,071	160,662,771	44,239,653	27.3%
Present Value of Future	64,229,706	46,775,872	182,744,688	284.5%	127,644,036	42,053,334	175,510,316	137.5%
Total Values	226,261,777	207,438,643	226,984,341	100.3%	289,676,108	202,716,105	219,749,968	75.9%

LLR/85 Demonstration

1 Accumulated value of initial earned premium	\$	160,662,771	x	62%	=	\$	99,610,918
2a Accumulated value of earned premium	\$	162,032,071					
2b Accumulated value of prior premium rate schedule increases	\$	1,369,300	x	85%	=	\$	1,163,905
3 Present value of future projected initial earned premium	\$	42,053,334	x	62%	=	\$	26,073,067
4a Present value of future projected premium	\$	127,644,036					
4b Present value of future projected premium in excess of the projected initial earned premiums	\$	85,590,703	x	85%	=	\$	72,752,098
5 Lifetime Earned Premium times Prescribed Factor						\$	199,599,988
6 Moderately Adverse Lifetime Incurred Claims **						\$	219,749,968

* Calendar Year projected incurred claims represent best estimate incurred claims.

** Moderately adverse incurred claims are defined as best estimate incurred claims , plus a 10% load to incurred claims.

Exhibit 6
Continental General Insurance Company
Policy Form: 1LTCIP0001, 1LTCIP0002
Eligibility for Contingent Benefit Upon Lapse (CBUL)

PA State-Specific

Lives Inforce		Issue Age								Total
		< 50	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 +	
1LTCI	Total Premium Paying	5	17	44	21	21	8	1	2	119
	Rate-Stability	3	7	11	4	8	0	0	0	33
	Eligible for CBUL	3	7	11	4	8	0	0	0	33

Exhibit 7
Continental General Insurance Company
Policy Form: 1LTCIP0001, 1LTCIP0002
Pennsylvania Experience, Before and After Proposed Rate Increase

Historical as of 12/31/2016				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims	Loss Ratio
1999	0	0	0	0.0%
2000	7,884	7,884	0	0.0%
2001	102,581	102,581	21	0.0%
2002	218,138	218,138	1,957	0.9%
2003	322,129	322,129	4,898	1.5%
2004	298,645	298,645	3,869	1.3%
2005	282,635	282,635	18,957	6.7%
2006	268,907	268,907	0	0.0%
2007	257,695	257,695	2,141	0.8%
2008	254,996	254,996	46,610	18.3%
2009	245,510	245,510	0	0.0%
2010	237,717	237,717	(0)	0.0%
2011	233,389	233,389	131,685	56.4%
2012	232,654	232,654	75,275	32.4%
2013	228,443	228,443	2,384	1.0%
2014	225,148	225,148	130,362	57.9%
2015	235,969	218,926	99,152	42.0%
2016	239,219	204,934	284,872	119.1%

Projection without Rate Increase					Projection with 153.8% Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio	Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio
2017	248,767	186,209	167,248	67.2%	2017	248,767	186,209	167,248	67.2%
2018	244,297	177,996	185,623	76.0%	2018	295,797	170,459	186,249	63.0%
2019	234,872	170,315	205,978	87.7%	2019	498,296	150,156	210,235	42.2%
2020	224,179	162,448	229,384	102.3%	2020	499,140	142,512	232,446	46.6%
2021	212,961	154,319	253,154	118.9%	2021	474,162	135,380	254,268	53.6%
2022	201,471	145,994	279,308	138.6%	2022	448,581	128,077	278,208	62.0%
2023	189,781	137,522	305,180	160.8%	2023	422,551	120,645	301,658	71.4%
2024	177,923	128,930	332,964	187.1%	2024	396,150	113,107	326,750	82.5%
2025	165,996	120,287	360,282	217.0%	2025	369,595	105,525	351,235	95.0%
2026	154,135	111,692	386,152	250.5%	2026	343,187	97,985	374,227	109.0%
2027	142,434	103,213	409,256	287.3%	2027	317,133	90,546	394,486	124.4%
2028	130,959	94,898	429,507	328.0%	2028	291,583	83,251	411,963	141.3%
2029	119,776	86,794	449,268	375.1%	2029	266,683	76,142	428,872	160.8%
2030	108,938	78,940	469,445	430.9%	2030	242,553	69,252	445,887	183.8%
2031	98,495	71,373	485,219	492.6%	2031	219,302	62,614	458,739	209.2%
2032	88,489	64,123	495,813	560.3%	2032	197,023	56,253	466,777	236.9%
2033	78,966	57,222	495,362	627.3%	2033	175,819	50,199	464,661	264.3%
2034	69,969	50,702	485,876	694.4%	2034	155,788	44,480	454,326	291.6%
2035	61,541	44,595	470,419	764.4%	2035	137,023	39,122	438,600	320.1%
2036	53,705	38,916	448,284	834.7%	2036	119,575	34,140	416,842	348.6%
2037	46,474	33,677	425,083	914.7%	2037	103,475	29,544	394,230	381.0%
2038	39,850	28,877	395,820	993.3%	2038	88,727	25,333	366,220	412.7%
2039	33,850	24,529	364,629	1077.2%	2039	75,367	21,519	336,618	446.6%
2040	28,481	20,638	330,137	1159.2%	2040	63,413	18,105	304,178	479.7%
2041	23,735	17,199	295,466	1244.8%	2041	52,847	15,089	271,735	514.2%
2042	19,591	14,196	262,154	1338.1%	2042	43,620	12,454	240,688	551.8%
2043	16,009	11,601	231,323	1444.9%	2043	35,645	10,177	212,041	594.9%
2044	12,959	9,390	202,861	1565.4%	2044	28,853	8,238	185,679	643.5%
2045	10,396	7,533	175,849	1691.5%	2045	23,147	6,609	160,747	694.5%
2046	8,269	5,992	147,985	1789.6%	2046	18,412	5,257	135,143	734.0%
2047+	28,805	20,873	607,645	2109.5%	2047+	64,136	18,312	553,848	863.6%

Best Estimate Loss Ratio Summaries at 12/31/2016 (Discounted at 4.5%)

Accumulated Value of Historical	5,644,865	5,591,612	926,746	16.4%	5,644,865	5,591,612	926,746	16.4%
Present Value of Future	2,300,933	1,674,169	5,646,622	245.4%	4,570,243	1,505,122	5,412,472	118.4%
Total Values	7,945,798	7,265,781	6,573,368	82.7%	10,215,108	7,096,733	6,339,218	62.1%

Moderately Adverse Loss Ratio Summaries at 12/31/2016 (Discounted at 4.5%) **

Accumulated Value of Historical	5,644,865	5,591,612	926,746	16.4%	5,644,865	5,591,612	926,746	16.4%
Present Value of Future	2,300,933	1,674,169	6,211,284	269.9%	4,570,243	1,505,122	5,953,720	130.3%
Total Values	7,945,798	7,265,781	7,138,030	89.8%	10,215,108	7,096,733	6,880,465	67.4%

LLR*/85 Demonstration

1 Accumulated value of initial earned premium	\$	5,591,612	x 62% =	\$	3,466,799
2a Accumulated value of earned premium	\$	5,644,865			
2b Accumulated value of prior premium rate schedule increases	\$	53,254	x 85% =	\$	45,266
3 Present value of future projected initial earned premium	\$	1,505,122	x 62% =	\$	933,175
4a Present value of future projected premium	\$	4,570,243			
4b Present value of future projected premium in excess of the projected initial earned premiums	\$	3,065,121	x 85% =	\$	2,605,353
5 Lifetime Earned Premium times Prescribed Factor					\$ 7,050,593
6 Moderately Adverse Lifetime Incurred Claims **					\$ 6,880,465

* Calendar Year projected incurred claims represent best estimate incurred claims.

** Moderately adverse incurred claims are defined as best estimate incurred claims , plus a 10% load to incurred claims.

Exhibit 1
Continental General Insurance Company
Summary of Non-Paid Up Lives
Nationwide
Policy Forms: 2LTCIP0001
As of 12/31/2016

Issue State	Lives	Annualized Premium	Average Premium
AK	5	\$ 14,986	\$ 2,997
AL	349	\$ 571,383	\$ 1,637
AR	29	\$ 40,263	\$ 1,388
AZ	18	\$ 32,537	\$ 1,808
CA	-	\$ -	\$ -
CO	27	\$ 38,521	\$ 1,427
CT	21	\$ 49,910	\$ 2,377
DC	7	\$ 3,595	\$ 514
DE	1	\$ 3,538	\$ 3,538
GA	29	\$ 43,340	\$ 1,494
HI	15	\$ 22,186	\$ 1,479
IA	83	\$ 103,056	\$ 1,242
ID	15	\$ 24,775	\$ 1,652
IL	62	\$ 110,824	\$ 1,787
IN	238	\$ 497,706	\$ 2,091
KS	83	\$ 74,930	\$ 903
KY	157	\$ 241,601	\$ 1,539
LA	31	\$ 39,394	\$ 1,271
MA	111	\$ 190,884	\$ 1,720
MD	21	\$ 41,118	\$ 1,958
ME	11	\$ 16,337	\$ 1,485
MI	8	\$ 14,278	\$ 1,785
MN	58	\$ 59,674	\$ 1,029
MO	83	\$ 108,044	\$ 1,302
MS	681	\$ 679,396	\$ 998
MT	2	\$ 1,930	\$ 965
NC	1,288	\$ 2,471,917	\$ 1,919
ND	17	\$ 21,255	\$ 1,250
NE	35	\$ 42,093	\$ 1,203
NH	17	\$ 37,697	\$ 2,217
NJ	195	\$ 361,160	\$ 1,852
NM	11	\$ 12,533	\$ 1,139
NV	3	\$ 5,596	\$ 1,865
OH	65	\$ 127,292	\$ 1,958
OK	47	\$ 72,370	\$ 1,540
OR	48	\$ 81,122	\$ 1,690
PA	729	\$ 1,324,136	\$ 1,816
RI	-	\$ -	\$ -
SC	79	\$ 124,193	\$ 1,572
SD	10	\$ 18,843	\$ 1,884
TN	54	\$ 85,102	\$ 1,576
TX	529	\$ 504,404	\$ 954
UT	6	\$ 13,437	\$ 2,239
VA	146	\$ 235,176	\$ 1,611
VT	3	\$ 4,859	\$ 1,620
WA	80	\$ 221,721	\$ 2,772
WI	47	\$ 91,517	\$ 1,947
WV	20	\$ 29,569	\$ 1,478
WY	4	\$ 7,748	\$ 1,937
Total	5,578	\$ 8,917,945	\$ 1,599

Exhibit 2
Continental General Insurance Company
Policy Form: 2LTCIP0001
Nationwide

Historical Experience by Year
As of 12/31/2016

Year	Premium	Incurred Claims	Loss Ratio
1999	0	0	0.0%
2000	0	0	0.0%
2001	0	0	0.0%
2002	0	0	0.0%
2003	71,339	0	0.0%
2004	985,884	2,103	0.2%
2005	4,689,365	150,511	3.2%
2006	9,736,837	306,232	3.1%
2007	11,275,868	200,847	1.8%
2008	11,045,373	232,676	2.1%
2009	10,817,284	563,676	5.2%
2010	10,554,983	1,679,578	15.9%
2011	10,111,352	1,966,821	19.5%
2012	9,876,468	2,139,682	21.7%
2013	9,654,909	2,809,514	29.1%
2014	9,384,600	2,793,711	29.8%
2015	9,542,162	3,405,084	35.7%
2016	9,037,211	3,583,558	39.7%
Total	116,783,635	19,833,992	17.0%

Historical Experience by Duration

Year	Premium	Incurred Claims	Loss Ratio
1	12,364,047	125,570	1.0%
2	11,674,113	631,965	5.4%
3	11,283,369	74,009	0.7%
4	10,923,668	364,222	3.3%
5	10,535,876	991,583	9.4%
6	10,188,571	2,160,703	21.2%
7	9,946,065	1,560,196	15.7%
8	9,720,515	2,914,580	30.0%
9	9,496,758	3,344,725	35.2%
10	9,450,578	3,513,555	37.2%
11	7,088,131	2,674,749	37.7%
12	3,431,650	1,167,054	34.0%
13	644,689	309,993	48.1%
14	35,606	1,089	3.1%
15	0	0	0.0%
16	0	0	0.0%
17	0	0	0.0%
18	0	0	0.0%
19	0	0	0.0%
Total	116,783,635	19,833,992	17.0%

Present Values at 4.3%

Premium	Incurred Claims	Loss Ratio
151,574,354	23,049,406	15.2%

Exhibit 3
Continental General Insurance Company
Policy Form: 2LTCIP0001
Nationwide
Historical and Projected Future Experience

Historical as of 12/31/2016				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims	Loss Ratio
1999	0	0	0	0.0%
2000	0	0	0	0.0%
2001	0	0	0	0.0%
2002	0	0	0	0.0%
2003	71,339	71,339	0	0.0%
2004	985,884	985,884	2,103	0.2%
2005	4,689,365	4,689,365	150,511	3.2%
2006	9,736,837	9,736,837	306,232	3.1%
2007	11,275,868	11,275,868	200,847	1.8%
2008	11,045,373	11,045,373	232,676	2.1%
2009	10,817,284	10,817,284	563,676	5.2%
2010	10,554,983	10,554,983	1,679,578	15.9%
2011	10,111,352	10,111,352	1,966,821	19.5%
2012	9,876,468	9,876,468	2,139,682	21.7%
2013	9,654,909	9,654,909	2,809,514	29.1%
2014	9,384,600	9,311,463	2,793,711	29.8%
2015	9,542,162	8,781,329	3,405,084	35.7%
2016	9,037,211	7,973,244	3,583,558	39.7%

Projection without Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims	Loss Ratio
2017	9,382,016	7,447,626	4,017,078	42.8%
2018	9,580,843	7,151,101	4,594,340	48.0%
2019	9,332,745	6,940,067	5,286,441	56.6%
2020	9,058,984	6,733,155	6,047,295	66.8%
2021	8,779,806	6,523,511	6,873,848	78.3%
2022	8,478,157	6,298,629	7,767,935	91.6%
2023	8,149,547	6,054,004	8,741,013	107.3%
2024	7,805,877	5,797,598	9,767,805	125.1%
2025	7,443,179	5,528,491	10,817,052	145.3%
2026	7,064,597	5,247,050	11,888,806	168.3%
2027	6,671,616	4,955,371	12,991,906	194.7%
2028	6,272,999	4,659,483	14,116,834	225.0%
2029	5,874,960	4,364,036	15,240,062	259.4%
2030	5,475,435	4,067,293	16,329,163	298.2%
2031	5,076,787	3,771,197	17,328,315	341.3%
2032	4,687,513	3,481,829	18,239,395	389.1%
2033	4,306,715	3,198,937	19,055,467	442.5%
2034	3,934,342	2,922,346	19,764,028	502.3%
2035	3,575,989	2,656,169	20,295,729	567.6%
2036	3,230,291	2,399,392	20,544,016	636.0%
2037	2,899,701	2,153,837	20,564,030	709.2%
2038	2,586,962	1,921,540	20,369,989	787.4%
2039	2,294,007	1,703,940	20,005,727	872.1%
2040	2,021,129	1,501,252	19,409,134	960.3%
2041	1,769,464	1,314,320	18,587,612	1050.5%
2042	1,539,267	1,143,335	17,620,833	1144.8%
2043	1,331,309	988,868	16,585,695	1245.8%
2044	1,144,566	850,159	15,503,472	1354.5%
2045	977,954	726,403	14,379,618	1470.4%
2046	831,212	617,406	13,224,070	1590.9%
2047+	4,252,133	3,158,394	123,637,881	2907.7%

Loss Ratio Summaries at 12/31/2016 (Discounted at 4.3%)

Accumulated Value of Historical	151,574,354	149,596,067	23,049,406	15.2%
Present Value of Future	104,616,853	78,222,353	239,482,397	228.9%
Total Values	256,191,206	227,818,421	262,531,803	102.5%

Exhibit 4
Continental General Insurance Company
Policy Form: 2LTCIP0001
Nationwide Experience Adjusted to Reflect Pennsylvania Rate Increase History, Before and After Proposed Rate Increase

Historical as of 12/31/2016				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims	Loss Ratio
1999	0	0	0	0.0%
2000	0	0	0	0.0%
2001	0	0	0	0.0%
2002	0	0	0	0.0%
2003	71,339	71,339	0	0.0%
2004	985,884	985,884	2,103	0.2%
2005	4,689,365	4,689,365	150,511	3.2%
2006	9,736,837	9,736,837	306,232	3.1%
2007	11,275,868	11,275,868	200,847	1.8%
2008	11,045,373	11,045,373	232,676	2.1%
2009	10,817,284	10,817,284	563,676	5.2%
2010	10,554,983	10,554,983	1,679,578	15.9%
2011	10,111,352	10,111,352	1,966,821	19.5%
2012	9,876,468	9,876,468	2,139,682	21.7%
2013	9,654,909	9,654,909	2,809,514	29.1%
2014	9,312,218	9,311,463	2,793,711	30.0%
2015	9,482,522	8,781,329	3,405,084	35.9%
2016	9,231,345	7,973,244	3,583,558	38.8%

Projection without Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio
2017	9,809,064	7,447,626	4,032,492	41.1%
2018	9,868,519	7,151,101	4,606,495	46.7%
2019	9,577,292	6,940,067	5,298,458	55.3%
2020	9,291,754	6,733,155	6,060,451	65.2%
2021	9,002,445	6,523,511	6,888,146	76.5%
2022	8,692,109	6,298,629	7,783,395	89.5%
2023	8,354,526	6,054,004	8,757,580	104.8%
2024	8,000,685	5,797,598	9,785,292	122.3%
2025	7,629,317	5,528,491	10,835,484	142.0%
2026	7,240,930	5,247,050	11,907,950	164.5%
2027	6,838,412	4,955,371	13,011,665	190.3%
2028	6,430,087	4,659,483	14,137,050	219.9%
2029	6,022,370	4,364,036	15,260,571	253.4%
2030	5,612,865	4,067,293	16,349,762	291.3%
2031	5,204,251	3,771,197	17,348,803	333.4%
2032	4,804,924	3,481,829	18,259,530	380.0%
2033	4,414,533	3,198,937	19,075,131	432.1%
2034	4,032,838	2,922,346	19,783,082	490.5%
2035	3,665,513	2,656,169	20,314,021	554.2%
2036	3,311,160	2,399,392	20,561,375	621.0%
2037	2,972,295	2,153,837	20,580,333	692.4%
2038	2,651,726	1,921,540	20,385,143	768.8%
2039	2,351,437	1,703,940	20,019,688	851.4%
2040	2,071,728	1,501,252	19,421,862	937.5%
2041	1,813,762	1,314,320	18,599,075	1025.4%
2042	1,577,802	1,143,335	17,631,053	1117.4%
2043	1,364,638	988,868	16,594,729	1216.1%
2044	1,173,220	850,159	15,511,395	1322.1%
2045	1,002,436	726,403	14,386,513	1435.2%
2046	852,021	617,406	13,230,020	1552.8%
2047+	4,358,584	3,158,394	123,670,177	2837.4%

Projection with 69.6% Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio
2017	9,809,064	7,447,626	4,032,492	41.1%
2018	10,722,430	6,939,418	4,562,123	42.5%
2019	13,986,295	6,192,353	5,086,536	36.4%
2020	13,969,606	5,967,713	5,793,729	41.5%
2021	13,534,647	5,781,902	6,576,743	48.6%
2022	13,068,074	5,582,586	7,419,902	56.8%
2023	12,560,539	5,365,770	8,333,723	66.3%
2024	12,028,560	5,138,513	9,294,519	77.3%
2025	11,470,230	4,899,998	10,273,367	89.6%
2026	10,886,312	4,650,553	11,269,575	103.5%
2027	10,281,150	4,392,032	12,291,310	119.6%
2028	9,667,258	4,129,782	13,330,012	137.9%
2029	9,054,279	3,867,922	14,362,667	158.6%
2030	8,438,612	3,604,913	15,353,259	181.9%
2031	7,824,286	3,342,478	16,257,047	207.8%
2032	7,223,921	3,086,006	17,075,985	236.4%
2033	6,636,991	2,835,274	17,804,704	268.3%
2034	6,063,134	2,590,127	18,432,037	304.0%
2035	5,510,883	2,354,209	18,894,908	342.9%
2036	4,978,135	2,126,623	19,096,106	383.6%
2037	4,468,670	1,908,983	19,086,920	427.1%
2038	3,986,714	1,703,095	18,881,065	473.6%
2039	3,535,247	1,510,232	18,519,566	523.9%
2040	3,114,721	1,330,586	17,946,130	576.2%
2041	2,726,885	1,164,905	17,167,742	629.6%
2042	2,372,132	1,013,357	16,258,090	685.4%
2043	2,051,653	876,451	15,287,834	745.1%
2044	1,763,867	753,511	14,276,840	809.4%
2045	1,507,104	643,824	13,230,142	877.9%
2046	1,280,963	547,218	12,156,842	949.0%
2047+	6,552,875	2,799,340	113,057,655	1725.3%

Best Estimate Loss Ratio Summaries at 12/31/2016 (Discounted at 4.3%)

Accumulated Value of Historical	151,628,675	149,596,067	23,049,406	15.2%	151,628,675	149,596,067	23,049,406	15.2%
Present Value of Future	107,487,950	78,222,353	239,759,240	223.1%	152,532,497	70,760,475	224,407,850	147.1%
Total Values	259,116,625	227,818,421	262,808,646	101.4%	304,161,172	220,356,543	247,457,255	81.4%

Moderately Adverse Loss Ratio Summaries at 12/31/2016 (Discounted at 4.3%) **

Accumulated Value of Historical	151,628,675	149,596,067	23,049,406	15.2%	151,628,675	149,596,067	23,049,406	15.2%
Present Value of Future	107,487,950	78,222,353	263,735,164	245.4%	152,532,497	70,760,475	246,848,635	161.8%
Total Values	259,116,625	227,818,421	286,784,570	110.7%	304,161,172	220,356,543	269,898,040	88.7%

LLR'/85 Demonstration

1 Accumulated value of initial earned premium	\$ 149,596,067	x 69% =	\$ 103,221,287
2a Accumulated value of earned premium	\$ 151,628,675		
2b Accumulated value of prior premium rate schedule increases	\$ 2,032,607	x 85% =	\$ 1,727,716
3 Present value of future projected initial earned premium	\$ 70,760,475	x 69% =	\$ 48,824,728
4a Present value of future projected premium	\$ 152,532,497		
4b Present value of future projected premium in excess of the projected initial earned premiums	\$ 81,772,022	x 85% =	\$ 69,506,219
5 Lifetime Earned Premium times Prescribed Factor			\$ 223,279,949
6 Moderately Adverse Lifetime Incurred Claims **			\$ 269,898,040

* Calendar Year projected incurred claims represent best estimate incurred claims.

** Moderately adverse incurred claims are defined as best estimate incurred claims , plus a 10% load to incurred claims.

Exhibit 5
Continental General Insurance Company
Policy Form: 2LTCP0001
Nationwide Experience Adjusted to Reflect Pennsylvania Rate Increase History, Before and After Proposed Rate Increase
Lifetime Premium Payment only

Historical as of 12/31/2016				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims	Loss Ratio
1999	0	0	0	0.0%
2000	0	0	0	0.0%
2001	0	0	0	0.0%
2002	0	0	0	0.0%
2003	63,323	63,323	0	0.0%
2004	824,777	824,777	2,103	0.3%
2005	4,104,866	4,104,866	150,511	3.7%
2006	8,424,199	8,424,199	306,232	3.6%
2007	9,770,035	9,770,035	200,847	2.1%
2008	9,597,745	9,597,745	232,676	2.4%
2009	9,397,590	9,397,590	563,676	6.0%
2010	9,171,351	9,171,351	1,679,578	18.3%
2011	8,754,911	8,754,911	1,802,997	20.6%
2012	8,556,771	8,556,771	1,758,436	20.6%
2013	8,366,958	8,366,958	2,697,017	32.2%
2014	8,128,741	8,128,082	2,793,711	34.4%
2015	8,551,662	7,919,303	3,248,579	38.0%
2016	8,815,342	7,613,936	3,571,503	40.5%

Projection without Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio
2017	9,596,311	7,286,091	3,861,375	40.2%
2018	9,666,763	7,004,901	4,406,334	45.6%
2019	9,412,031	6,820,312	5,063,353	53.8%
2020	9,153,424	6,632,916	5,784,088	63.2%
2021	8,876,586	6,432,309	6,562,827	73.9%
2022	8,577,314	6,215,445	7,400,849	86.3%
2023	8,255,146	5,981,990	8,309,295	100.7%
2024	7,911,329	5,732,847	9,264,837	117.1%
2025	7,548,664	5,470,046	10,234,365	135.6%
2026	7,170,893	5,196,299	11,215,606	156.4%
2027	6,780,690	4,913,543	12,218,499	180.2%
2028	6,380,733	4,623,719	13,233,363	207.4%
2029	5,975,616	4,330,157	14,240,568	238.3%
2030	5,570,251	4,036,414	15,200,179	272.9%
2031	5,167,994	3,744,923	16,064,104	310.8%
2032	4,771,454	3,457,575	16,834,055	352.8%
2033	4,383,137	3,176,186	17,509,455	399.5%
2034	4,005,241	2,902,349	18,072,178	451.2%
2035	3,639,667	2,637,440	18,456,920	507.1%
2036	3,288,348	2,382,861	18,569,680	564.7%
2037	2,953,309	2,140,079	18,471,372	625.4%
2038	2,636,440	1,910,464	18,176,756	689.4%
2039	2,339,127	1,695,020	17,722,584	757.7%
2040	2,062,354	1,494,459	17,051,544	826.8%
2041	1,806,786	1,309,265	16,183,135	895.7%
2042	1,572,858	1,139,752	15,200,418	966.4%
2043	1,360,701	986,015	14,171,856	1041.5%
2044	1,170,109	847,905	13,107,103	1120.2%
2045	1,000,424	724,945	12,010,698	1200.6%
2046	850,686	616,439	10,901,616	1281.5%
2047+	4,358,607	3,158,411	88,395,057	2028.1%

Projection with 69.6% Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio
2017	9,596,311	7,286,091	3,861,375	40.2%
2018	10,503,216	6,797,546	4,365,314	41.6%
2019	13,744,955	6,085,501	4,870,030	35.4%
2020	13,761,635	5,878,870	5,541,398	40.3%
2021	13,345,426	5,701,068	6,280,018	47.1%
2022	12,895,488	5,508,858	7,071,387	54.8%
2023	12,411,127	5,301,943	7,925,582	63.9%
2024	11,894,218	5,081,123	8,820,925	74.2%
2025	11,348,973	4,848,198	9,726,493	85.7%
2026	10,781,016	4,605,571	10,639,751	98.7%
2027	10,194,368	4,354,960	11,569,731	113.5%
2028	9,593,056	4,098,083	12,507,776	130.4%
2029	8,983,988	3,837,894	13,434,490	149.5%
2030	8,374,545	3,577,544	14,307,452	170.8%
2031	7,769,776	3,319,191	15,088,541	194.2%
2032	7,173,600	3,064,509	15,779,658	220.0%
2033	6,589,789	2,815,110	16,381,046	248.6%
2034	6,021,645	2,572,403	16,876,574	280.3%
2035	5,472,025	2,337,609	17,206,822	314.5%
2036	4,943,837	2,111,971	17,286,002	349.6%
2037	4,440,127	1,896,790	17,170,674	386.7%
2038	3,963,732	1,693,277	16,874,953	425.7%
2039	3,516,740	1,502,326	16,433,187	467.3%
2040	3,100,628	1,324,565	15,793,481	509.4%
2041	2,716,396	1,160,425	14,974,011	551.2%
2042	2,364,700	1,010,182	14,051,327	594.2%
2043	2,045,734	873,923	13,088,409	639.8%
2044	1,759,190	751,513	12,094,489	687.5%
2045	1,504,079	642,532	11,073,690	736.2%
2046	1,278,956	546,361	10,043,421	785.3%
2047+	6,552,909	2,799,355	81,039,275	1236.7%

Best Estimate Loss Ratio Summaries at 12/31/2016 (Discounted at 4.3%)

Accumulated Value of Historical	132,739,619	130,838,340	22,072,749	16.6%	132,739,619	130,838,340	22,072,749	16.6%
Present Value of Future	106,145,712	77,242,504	214,716,991	202.3%	150,704,774	69,861,856	201,622,916	133.8%
Total Values	238,885,331	208,080,845	236,789,741	99.1%	283,444,393	200,700,197	223,695,665	78.9%

Moderately Adverse Loss Ratio Summaries at 12/31/2016 (Discounted at 4.3%) **

Accumulated Value of Historical	132,739,619	130,838,340	22,072,749	16.6%	132,739,619	130,838,340	22,072,749	16.6%
Present Value of Future	106,145,712	77,242,504	236,188,690	222.5%	150,704,774	69,861,856	221,785,208	147.2%
Total Values	238,885,331	208,080,845	258,261,440	108.1%	283,444,393	200,700,197	243,857,957	86.0%

LLR/85 Demonstration

1 Accumulated value of initial earned premium	\$ 130,838,340	x 69% =	\$ 90,278,455
2a Accumulated value of earned premium	\$ 132,739,619		
2b Accumulated value of prior premium rate schedule increases	\$ 1,901,279	x 85% =	\$ 1,616,087
3 Present value of future projected initial earned premium	\$ 69,861,856	x 69% =	\$ 48,204,681
4a Present value of future projected premium	\$ 150,704,774		
4b Present value of future projected premium in excess of the projected initial earned premiums	\$ 80,842,918	x 85% =	\$ 68,716,480
5 Lifetime Earned Premium times Prescribed Factor			\$ 208,815,703
6 Moderately Adverse Lifetime Incurred Claims **			\$ 243,857,957

* Calendar Year projected incurred claims represent best estimate incurred claims.

** Moderately adverse incurred claims are defined as best estimate incurred claims , plus a 10% load to incurred claims.

Exhibit 6
Continental General Insurance Company
Policy Form: 2LTCIP0001
Eligibility for Contingent Benefit Upon Lapse (CBUL)

PA State-Specific

Lives Inforce		Issue Age								Total
		< 50	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 +	
2LTC	Total Premium Paying	123	93	235	158	81	31	7	1	729
	Rate-Stability	123	93	235	158	81	31	7	1	729
	Eligible for CBUL	61	93	235	158	81	31	7	1	667

Exhibit 7
Continental General Insurance Company
Policy Form: 2LTCP0001
Pennsylvania Experience, Before and After Proposed Rate Increase

Historical as of 12/31/2016				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims	Loss Ratio
1999	0	0	0	0.0%
2000	0	0	0	0.0%
2001	0	0	0	0.0%
2002	0	0	0	0.0%
2003	1,286	1,286	0	0.0%
2004	21,897	21,897	0	0.0%
2005	424,684	424,684	0	0.0%
2006	1,123,549	1,123,549	(0)	0.0%
2007	1,488,685	1,488,685	0	0.0%
2008	1,446,738	1,446,738	0	0.0%
2009	1,417,825	1,417,825	10,357	0.7%
2010	1,377,120	1,377,120	7,133	0.5%
2011	1,352,736	1,352,736	358,037	26.5%
2012	1,325,981	1,325,981	265,977	20.1%
2013	1,294,507	1,294,507	69,947	5.4%
2014	1,268,222	1,268,222	32,336	2.5%
2015	1,294,187	1,205,917	151,253	11.7%
2016	1,261,122	1,074,915	432,877	34.3%

Projection without Rate Increase					Projection with 69.6% Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio	Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio
2017	1,359,478	1,008,314	484,411	35.6%	2017	1,359,478	1,008,314	484,411	35.6%
2018	1,351,588	980,223	560,648	41.5%	2018	1,468,483	951,211	553,926	37.7%
2019	1,319,089	955,862	650,968	49.3%	2019	1,926,054	852,882	616,819	32.0%
2020	1,286,348	932,136	752,188	58.5%	2020	1,933,638	826,172	708,868	36.7%
2021	1,251,528	906,905	865,020	69.1%	2021	1,881,297	803,808	814,315	43.3%
2022	1,213,605	879,424	992,934	81.8%	2022	1,824,291	779,452	933,522	51.2%
2023	1,169,386	847,381	1,137,803	97.3%	2023	1,757,821	751,051	1,068,239	60.8%
2024	1,123,468	814,107	1,292,703	115.1%	2024	1,688,797	721,560	1,212,034	71.8%
2025	1,074,489	778,615	1,450,968	135.0%	2025	1,615,172	690,103	1,358,633	84.1%
2026	1,023,054	741,343	1,617,720	158.1%	2026	1,537,854	657,068	1,512,822	98.4%
2027	969,276	702,374	1,799,429	185.6%	2027	1,457,016	622,529	1,680,616	115.3%
2028	915,019	663,057	1,992,499	217.8%	2028	1,375,456	587,681	1,858,735	135.1%
2029	860,618	623,636	2,186,612	254.1%	2029	1,293,681	552,742	2,037,364	157.5%
2030	805,562	583,741	2,375,278	294.9%	2030	1,210,921	517,381	2,209,578	182.5%
2031	750,352	543,733	2,555,616	340.6%	2031	1,127,929	481,922	2,373,736	210.5%
2032	695,354	503,880	2,727,316	392.2%	2032	1,045,257	446,599	2,529,587	242.0%
2033	640,665	464,250	2,889,559	451.0%	2033	963,048	411,475	2,676,426	277.9%
2034	586,239	424,811	3,032,548	517.3%	2034	881,235	376,519	2,805,282	318.3%
2035	533,754	386,778	3,135,404	587.4%	2035	802,339	342,810	2,897,112	361.1%
2036	482,044	349,307	3,182,354	660.2%	2036	724,608	309,598	2,937,533	405.4%
2037	432,808	313,629	3,186,596	736.3%	2037	650,597	277,976	2,938,738	451.7%
2038	385,133	279,082	3,149,767	817.8%	2038	578,932	247,356	2,902,296	501.3%
2039	340,481	246,725	3,074,914	903.1%	2039	511,811	218,678	2,831,060	553.1%
2040	299,279	216,869	2,940,251	982.4%	2040	449,877	192,216	2,705,193	601.3%
2041	260,845	189,018	2,771,710	1062.6%	2041	392,102	167,531	2,548,472	650.0%
2042	225,573	163,459	2,583,072	1145.1%	2042	339,082	144,877	2,373,580	700.0%
2043	193,358	140,114	2,395,068	1238.7%	2043	290,655	124,186	2,199,458	756.7%
2044	164,968	119,542	2,202,998	1335.4%	2044	247,980	105,952	2,021,848	815.3%
2045	139,486	101,077	2,009,976	1441.0%	2045	209,675	89,586	1,843,593	879.3%
2046	117,420	85,087	1,822,105	1551.8%	2046	176,505	75,414	1,670,297	946.3%
2047+	580,099	420,362	16,415,509	2829.8%	2047+	872,005	372,575	14,985,722	1718.5%

Best Estimate Loss Ratio Summaries at 12/31/2016 (Discounted at 4.3%)					
Accumulated Value of Historical	19,404,794	19,120,601	1,516,539	7.8%	
Present Value of Future	15,096,880	10,963,231	33,975,037	225.0%	
Total Values	34,501,674	30,083,833	35,491,576	102.9%	

Moderately Adverse Loss Ratio Summaries at 12/31/2016 (Discounted at 4.3%) **					
Accumulated Value of Historical	19,404,794	19,120,601	1,516,539	7.8%	
Present Value of Future	15,096,880	10,963,231	37,372,541	247.6%	
Total Values	34,501,674	30,083,833	38,889,080	112.7%	

*LLR/85 Demonstration				
1 Accumulated value of initial earned premium	\$ 19,120,601	x 69% =	\$	13,193,215
2a Accumulated value of earned premium	\$ 19,404,794			
2b Accumulated value of prior premium rate schedule increases	\$ 284,193	x 85% =	\$	241,564
3 Present value of future projected initial earned premium	\$ 9,911,666	x 69% =	\$	6,839,050
4a Present value of future projected premium	\$ 21,443,910			
4b Present value of future projected premium in excess of the projected initial earned premiums	\$ 11,532,244	x 85% =	\$	9,802,407
5 Lifetime Earned Premium times Prescribed Factor				\$ 30,076,236
6 Moderately Adverse Lifetime Incurred Claims **				\$ 36,215,793

* Calendar Year projected incurred claims represent best estimate incurred claims.
** Moderately adverse incurred claims are defined as best estimate incurred claims , plus a 10% load to incurred claims.

Exhibit 1
Continental General Insurance Company
Summary of Non-Paid Up Lives
Nationwide
Policy Forms: 4LTCIP0001, 4LTCIP0002
As of 12/31/2016

Issue State	Lives	Annualized Premium	Average Premium
AK	16	\$ 64,132	\$ 4,008
AL	716	\$ 1,106,276	\$ 1,545
AR	191	\$ 136,677	\$ 716
AZ	66	\$ 118,303	\$ 1,792
CA	-	\$ -	\$ -
CO	68	\$ 102,527	\$ 1,508
CT	-	\$ -	\$ -
DC	-	\$ -	\$ -
DE	4	\$ 11,672	\$ 2,918
GA	430	\$ 360,536	\$ 838
HI	-	\$ -	\$ -
IA	558	\$ 786,215	\$ 1,409
ID	6	\$ 11,168	\$ 1,861
IL	420	\$ 667,667	\$ 1,590
IN	279	\$ 516,370	\$ 1,851
KS	208	\$ 257,702	\$ 1,239
KY	268	\$ 424,132	\$ 1,583
LA	503	\$ 401,330	\$ 798
MA	31	\$ 59,687	\$ 1,925
MD	40	\$ 94,991	\$ 2,375
ME	21	\$ 32,689	\$ 1,557
MI	33	\$ 88,450	\$ 2,680
MN	843	\$ 1,396,907	\$ 1,657
MO	532	\$ 648,027	\$ 1,218
MS	471	\$ 610,088	\$ 1,295
MT	6	\$ 13,328	\$ 2,221
NC	1,169	\$ 2,445,959	\$ 2,092
ND	87	\$ 98,031	\$ 1,127
NE	99	\$ 190,887	\$ 1,928
NH	25	\$ 37,490	\$ 1,500
NJ	-	\$ -	\$ -
NM	19	\$ 20,331	\$ 1,070
NV	16	\$ 24,172	\$ 1,511
OH	178	\$ 471,840	\$ 2,651
OK	209	\$ 241,577	\$ 1,156
OR	43	\$ 105,592	\$ 2,456
PA	444	\$ 957,247	\$ 2,156
RI	4	\$ 9,558	\$ 2,389
SC	112	\$ 216,378	\$ 1,932
SD	117	\$ 221,142	\$ 1,890
TN	168	\$ 260,429	\$ 1,550
TX	533	\$ 665,240	\$ 1,248
UT	57	\$ 77,429	\$ 1,358
VA	157	\$ 280,599	\$ 1,787
VT	1	\$ 1,467	\$ 1,467
WA	51	\$ 143,690	\$ 2,817
WI	128	\$ 249,871	\$ 1,952
WV	19	\$ 41,833	\$ 2,202
WY	5	\$ 22,703	\$ 4,541
Total	9,351	\$ 14,692,342	\$ 1,571

Exhibit 2
Continental General Insurance Company
Policy Form: 4LTCIP0001, 4LTCIP0002
Nationwide

Historical Experience by Year
As of 12/31/2016

Year	Premium	Incurred Claims	Loss Ratio
1999	0	0	0.0%
2000	0	0	0.0%
2001	0	0	0.0%
2002	0	0	0.0%
2003	0	0	0.0%
2004	0	0	0.0%
2005	0	0	0.0%
2006	398,527	0	0.0%
2007	4,867,978	480,388	9.9%
2008	12,054,245	501,386	4.2%
2009	16,060,558	881,588	5.5%
2010	17,065,395	1,149,277	6.7%
2011	15,642,295	1,933,167	12.4%
2012	14,978,108	1,138,431	7.6%
2013	14,484,679	2,013,375	13.9%
2014	14,137,100	2,074,376	14.7%
2015	14,618,054	3,183,944	21.8%
2016	14,707,814	2,298,483	15.6%
Total	139,014,753	15,654,415	11.3%

Historical Experience by Duration

Year	Premium	Incurred Claims	Loss Ratio
1	18,977,967	800,256	4.2%
2	17,475,796	637,483	3.6%
3	16,199,559	1,404,513	8.7%
4	15,517,832	763,066	4.9%
5	15,025,600	2,481,062	16.5%
6	14,437,383	2,440,092	16.9%
7	14,359,956	2,439,946	17.0%
8	13,165,787	2,321,083	17.6%
9	9,636,727	1,480,040	15.4%
10	3,885,958	768,910	19.8%
11	332,189	117,965	35.5%
12	0	0	0.0%
13	0	0	0.0%
14	0	0	0.0%
15	0	0	0.0%
16	0	0	0.0%
17	0	0	0.0%
18	0	0	0.0%
19	0	0	0.0%
Total	139,014,753	15,654,415	11.3%

Present Values at 4.0%

Premium	Incurred Claims	Loss Ratio
168,055,000	18,138,472	10.8%

Exhibit 3
Continental General Insurance Company
Policy Form: 4LTCIP0001, 4LTCIP0002
Nationwide
Historical and Projected Future Experience

Historical as of 12/31/2016				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims	Loss Ratio
1999	0	0	0	0.0%
2000	0	0	0	0.0%
2001	0	0	0	0.0%
2002	0	0	0	0.0%
2003	0	0	0	0.0%
2004	0	0	0	0.0%
2005	0	0	0	0.0%
2006	398,527	398,527	0	0.0%
2007	4,867,978	4,867,978	480,388	9.9%
2008	12,054,245	12,054,245	501,386	4.2%
2009	16,060,558	16,060,558	881,588	5.5%
2010	17,065,395	17,065,395	1,149,277	6.7%
2011	15,642,295	15,642,295	1,933,167	12.4%
2012	14,978,108	14,978,108	1,138,431	7.6%
2013	14,484,679	14,484,679	2,013,375	13.9%
2014	14,137,100	14,093,364	2,074,376	14.7%
2015	14,618,054	13,549,252	3,183,944	21.8%
2016	14,707,814	13,105,450	2,298,483	15.6%

Projection without Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims	Loss Ratio
2017	15,431,621	12,531,676	3,803,197	24.6%
2018	15,574,047	11,927,191	4,391,951	28.2%
2019	15,234,676	11,570,530	5,085,769	33.4%
2020	14,859,013	11,267,223	5,864,023	39.5%
2021	14,471,559	10,973,159	6,722,242	46.5%
2022	14,072,634	10,666,330	7,652,308	54.4%
2023	13,627,209	10,321,612	8,650,963	63.5%
2024	13,163,879	9,958,696	9,714,873	73.8%
2025	12,676,627	9,587,064	10,853,892	85.6%
2026	12,160,636	9,187,161	12,028,351	98.9%
2027	11,614,423	8,730,642	13,200,542	113.7%
2028	11,062,948	8,275,458	14,378,375	130.0%
2029	10,492,873	7,816,581	15,557,100	148.3%
2030	9,888,897	7,356,021	16,699,414	168.9%
2031	9,264,630	6,891,527	17,739,947	191.5%
2032	8,640,357	6,427,140	18,666,175	216.0%
2033	8,021,702	5,966,892	19,496,035	243.0%
2034	7,412,803	5,513,966	20,216,449	272.7%
2035	6,817,598	5,071,227	20,750,578	304.4%
2036	6,239,759	4,641,405	21,029,144	337.0%
2037	5,681,889	4,226,437	21,065,765	370.8%
2038	5,148,338	3,829,559	20,908,984	406.1%
2039	4,640,903	3,452,106	20,579,080	443.4%
2040	4,161,969	3,095,854	20,089,000	482.7%
2041	3,713,479	2,762,247	19,444,532	523.6%
2042	3,296,709	2,452,236	18,658,819	566.0%
2043	2,912,167	2,166,197	17,756,428	609.7%
2044	2,559,985	1,904,228	16,751,329	654.4%
2045	2,239,551	1,665,876	15,713,739	701.6%
2046	1,950,511	1,450,875	14,653,821	751.3%
2047+	11,562,673	8,600,820	129,692,560	1121.6%

Loss Ratio Summaries at 12/31/2016 (Discounted at 4.0%)

Accumulated Value of Historical	168,055,000	165,239,095	18,138,472	10.8%
Present Value of Future	186,057,809	141,066,729	258,566,498	139.0%
Total Values	354,112,810	306,305,824	276,704,969	78.1%

Exhibit 4
Continental General Insurance Company
Policy Form: 4LTCIP0001, 4LTCIP0002
Nationwide Experience Adjusted to Reflect Pennsylvania Rate Increase History, Before and After Proposed Rate Increase

Historical as of 12/31/2016				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims	Loss Ratio
1999	0	0	0	0.0%
2000	0	0	0	0.0%
2001	0	0	0	0.0%
2002	0	0	0	0.0%
2003	0	0	0	0.0%
2004	0	0	0	0.0%
2005	0	0	0	0.0%
2006	398,527	398,527	0	0.0%
2007	4,867,978	4,867,978	480,388	9.9%
2008	12,054,245	12,054,245	501,386	4.2%
2009	16,060,558	16,060,558	881,588	5.5%
2010	17,065,395	17,065,395	1,149,277	6.7%
2011	15,642,295	15,642,295	1,933,167	12.4%
2012	14,978,108	14,978,108	1,138,431	7.6%
2013	14,484,679	14,484,679	2,013,375	13.9%
2014	14,094,506	14,093,364	2,074,376	14.7%
2015	14,631,166	13,549,252	3,183,944	21.8%
2016	15,173,364	13,105,450	2,298,483	15.1%

Projection without Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio
2017	16,505,127	12,531,676	3,823,624	23.2%
2018	16,459,524	11,927,191	4,412,853	26.8%
2019	15,967,331	11,570,530	5,106,465	32.0%
2020	15,548,768	11,267,223	5,886,648	37.9%
2021	15,142,960	10,973,159	6,747,505	44.6%
2022	14,719,536	10,666,330	7,679,963	52.2%
2023	14,243,824	10,321,612	8,680,737	60.9%
2024	13,743,000	9,958,696	9,746,222	70.9%
2025	13,230,148	9,587,064	10,887,272	82.3%
2026	12,678,282	9,187,161	12,062,918	95.1%
2027	12,048,286	8,730,642	13,232,533	109.8%
2028	11,420,132	8,275,458	14,407,262	126.2%
2029	10,786,882	7,816,581	15,583,042	144.5%
2030	10,151,309	7,356,021	16,724,545	164.8%
2031	9,510,307	6,891,527	17,765,326	186.8%
2032	8,869,454	6,427,140	18,691,590	210.7%
2033	8,234,311	5,966,892	19,521,269	237.1%
2034	7,609,273	5,513,966	20,241,315	266.0%
2035	6,998,293	5,071,227	20,774,854	296.9%
2036	6,405,139	4,641,405	21,052,587	328.7%
2037	5,832,483	4,226,437	21,088,193	361.6%
2038	5,284,791	3,829,559	20,930,261	396.0%
2039	4,763,907	3,452,106	20,599,100	432.4%
2040	4,272,279	3,095,854	20,107,680	470.7%
2041	3,811,902	2,762,247	19,461,803	510.6%
2042	3,384,085	2,452,236	18,674,654	551.8%
2043	2,989,351	2,166,197	17,770,830	594.5%
2044	2,627,835	1,904,228	16,764,328	638.0%
2045	2,298,909	1,665,876	15,725,405	684.0%
2046	2,002,208	1,450,875	14,664,227	732.4%
2047+	11,873,615	8,604,069	129,775,842	1093.0%

Projection with 35.6% Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio
2017	16,505,127	12,531,676	3,823,624	23.2%
2018	17,208,115	11,751,126	4,384,713	25.5%
2019	19,830,975	10,842,949	4,945,480	24.9%
2020	19,663,218	10,509,810	5,686,668	28.9%
2021	19,150,027	10,235,514	6,515,253	34.0%
2022	18,614,558	9,949,311	7,411,393	39.8%
2023	18,012,965	9,627,765	8,371,869	46.5%
2024	17,379,615	9,289,245	9,392,909	54.0%
2025	16,731,054	8,942,595	10,484,789	62.7%
2026	16,033,156	8,569,575	11,608,170	72.4%
2027	15,236,453	8,143,744	12,724,270	83.5%
2028	14,442,080	7,719,159	13,843,759	95.9%
2029	13,641,261	7,291,129	14,961,850	109.7%
2030	12,837,506	6,861,530	16,041,572	125.0%
2031	12,026,884	6,428,260	17,023,286	141.5%
2032	11,216,451	5,995,091	17,894,471	159.5%
2033	10,413,240	5,565,781	18,672,162	179.3%
2034	9,622,808	5,143,303	19,344,319	201.0%
2035	8,850,152	4,730,325	19,838,318	224.2%
2036	8,100,040	4,329,397	20,088,760	248.0%
2037	7,375,851	3,942,325	20,109,289	272.6%
2038	6,683,230	3,572,125	19,946,150	298.5%
2039	6,024,512	3,220,046	19,618,837	325.7%
2040	5,402,791	2,887,742	19,139,806	354.3%
2041	4,820,591	2,576,562	18,514,719	384.1%
2042	4,279,568	2,287,390	17,756,491	414.9%
2043	3,780,381	2,020,579	16,888,635	446.7%
2044	3,323,202	1,776,221	15,924,644	479.2%
2045	2,907,237	1,553,891	14,931,029	513.6%
2046	2,532,024	1,353,343	13,917,453	549.7%
2047+	15,015,562	8,025,680	123,053,521	819.5%

Best Estimate Loss Ratio Summaries at 12/31/2016 (Discounted at 4%)

Accumulated Value of Historical	168,496,695	165,239,095	18,138,472	10.8%	168,496,695	165,239,095	18,138,472	10.8%
Present Value of Future	193,898,815	141,066,730	259,012,510	133.6%	237,196,224	133,045,391	247,990,048	104.6%
Total Values	362,395,511	306,305,825	277,150,981	76.5%	405,692,919	298,284,485	266,128,519	65.6%

Moderately Adverse Loss Ratio Summaries at 12/31/2016 (Discounted at 4%) **

Accumulated Value of Historical	168,496,695	165,239,095	18,138,472	10.8%	168,496,695	165,239,095	18,138,472	10.8%
Present Value of Future	193,898,815	141,066,730	284,913,761	146.9%	237,196,224	133,045,391	272,789,052	115.0%
Total Values	362,395,511	306,305,825	303,052,232	83.6%	405,692,919	298,284,485	290,927,524	71.7%

LLR/85 Demonstration

1 Accumulated value of initial earned premium	\$ 165,239,095	x 61% =	\$ 100,795,848
2a Accumulated value of earned premium	\$ 168,496,695		
2b Accumulated value of prior premium rate schedule increases	\$ 3,257,601	x 85% =	\$ 2,768,960
3 Present value of future projected initial earned premium	\$ 133,045,391	x 61% =	\$ 81,157,688
4a Present value of future projected premium	\$ 237,196,224		
4b Present value of future projected premium in excess of the projected initial earned premiums	\$ 104,150,833	x 85% =	\$ 88,528,208
5 Lifetime Earned Premium times Prescribed Factor			\$ 273,250,705
6 Moderately Adverse Lifetime Incurred Claims **			\$ 290,927,524

* Calendar Year projected incurred claims represent best estimate incurred claims.

** Moderately adverse incurred claims are defined as best estimate incurred claims , plus a 10% load to incurred claims.

Exhibit 5
Continental General Insurance Company
Policy Form: 4LTCIP0001, 4LTCIP0002
Nationwide Experience Adjusted to Reflect Pennsylvania Rate Increase History, Before and After Proposed Rate Increase
Lifetime Premium Payment only

Historical as of 12/31/2016				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims	Loss Ratio
1999	0	0	0	0.0%
2000	0	0	0	0.0%
2001	0	0	0	0.0%
2002	0	0	0	0.0%
2003	0	0	0	0.0%
2004	0	0	0	0.0%
2005	0	0	0	0.0%
2006	387,885	387,885	0	0.0%
2007	4,552,022	4,552,022	480,388	10.6%
2008	11,353,720	11,353,720	501,386	4.4%
2009	15,218,727	15,218,727	881,588	5.8%
2010	16,202,859	16,202,859	1,107,000	6.8%
2011	14,907,069	14,907,069	1,933,167	13.0%
2012	14,327,449	14,327,449	1,138,431	7.9%
2013	13,924,558	13,924,558	2,013,375	14.5%
2014	13,595,439	13,594,337	2,035,386	15.0%
2015	14,123,454	13,079,083	3,181,078	22.5%
2016	14,643,257	12,647,589	2,289,528	15.6%

Projection without Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio
2017	16,005,794	12,152,552	3,769,865	23.6%
2018	16,171,884	11,718,757	4,353,277	26.9%
2019	15,768,531	11,426,472	5,037,783	31.9%
2020	15,382,782	11,146,944	5,806,204	37.7%
2021	14,989,483	10,861,944	6,652,947	44.4%
2022	14,576,301	10,562,537	7,570,648	51.9%
2023	14,134,315	10,242,257	8,554,323	60.5%
2024	13,657,395	9,896,663	9,601,157	70.3%
2025	13,146,169	9,526,209	10,720,370	81.5%
2026	12,597,854	9,128,880	11,872,498	94.2%
2027	12,009,094	8,702,242	13,020,159	108.4%
2028	11,397,422	8,259,001	14,171,039	124.3%
2029	10,769,668	7,804,107	15,321,049	142.3%
2030	10,135,003	7,344,205	16,433,447	162.1%
2031	9,495,889	6,881,079	17,442,406	183.7%
2032	8,856,128	6,417,484	18,336,003	207.0%
2033	8,221,851	5,957,863	19,131,215	232.7%
2034	7,597,643	5,505,538	19,818,063	260.8%
2035	6,987,474	5,063,387	20,319,582	290.8%
2036	6,395,169	4,634,181	20,568,027	321.6%
2037	5,824,130	4,220,384	20,577,094	353.3%
2038	5,277,160	3,824,029	20,399,500	386.6%
2039	4,756,964	3,447,075	20,061,501	421.7%
2040	4,265,987	3,091,295	19,570,758	458.8%
2041	3,806,219	2,758,130	18,928,609	497.3%
2042	3,378,971	2,448,530	18,145,274	537.0%
2043	2,984,762	2,162,871	17,247,673	577.9%
2044	2,623,729	1,901,253	16,254,246	619.5%
2045	2,295,569	1,663,456	15,231,552	663.5%
2046	1,999,608	1,448,991	14,192,439	709.8%
2047+	11,858,195	8,592,895	125,784,694	1060.7%

Projection with 35.6% Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio
2017	16,005,794	12,152,552	3,769,865	23.6%
2018	16,907,394	11,545,769	4,325,219	25.6%
2019	19,584,071	10,707,950	4,877,295	24.9%
2020	19,453,309	10,397,616	5,606,883	28.8%
2021	18,955,937	10,131,775	6,421,545	33.9%
2022	18,433,420	9,852,494	7,303,330	39.6%
2023	17,874,478	9,553,745	8,247,245	46.1%
2024	17,271,358	9,231,383	9,250,270	53.6%
2025	16,624,853	8,885,832	10,321,081	62.1%
2026	15,931,445	8,515,212	11,421,814	71.7%
2027	15,186,890	8,117,254	12,516,933	82.4%
2028	14,413,360	7,703,809	13,613,554	94.5%
2029	13,619,492	7,279,494	14,706,973	108.0%
2030	12,816,885	6,850,508	15,758,956	123.0%
2031	12,008,651	6,418,514	16,710,423	139.2%
2032	11,199,599	5,986,083	17,550,593	156.7%
2033	10,397,482	5,557,359	18,295,636	176.0%
2034	9,608,099	5,135,441	18,936,411	197.1%
2035	8,836,470	4,723,012	19,400,210	219.5%
2036	8,087,432	4,322,658	19,623,131	242.6%
2037	7,365,286	3,936,678	19,618,775	266.4%
2038	6,673,580	3,566,967	19,437,281	291.3%
2039	6,015,732	3,215,354	19,103,759	317.6%
2040	5,394,834	2,883,489	18,625,696	345.3%
2041	4,813,405	2,572,721	18,004,600	374.1%
2042	4,273,100	2,283,933	17,250,505	403.7%
2043	3,774,578	2,017,477	16,389,097	434.2%
2044	3,318,009	1,773,445	15,438,022	465.3%
2045	2,903,013	1,551,634	14,460,306	498.1%
2046	2,528,735	1,351,586	13,468,155	532.6%
2047+	14,996,061	8,015,257	119,267,305	795.3%

Best Estimate Loss Ratio Summaries at 12/31/2016 (Discounted at 4%)

Accumulated Value of Historical	160,841,003	157,696,942	18,028,741	11.2%	160,841,003	157,696,942	18,028,741	11.2%
Present Value of Future	192,181,246	139,805,162	253,357,015	131.8%	235,217,235	131,832,761	242,540,859	103.1%
Total Values	353,022,249	297,502,104	271,385,756	76.9%	396,058,239	289,529,704	260,569,600	65.8%

Moderately Adverse Loss Ratio Summaries at 12/31/2016 (Discounted at 4%) **

Accumulated Value of Historical	160,841,003	157,696,942	18,028,741	11.2%	160,841,003	157,696,942	18,028,741	11.2%
Present Value of Future	192,181,246	139,805,162	278,692,717	145.0%	235,217,235	131,832,761	266,794,945	113.4%
Total Values	353,022,249	297,502,104	296,721,458	84.1%	396,058,239	289,529,704	284,823,686	71.9%

LLR/85 Demonstration

1 Accumulated value of initial earned premium	\$ 157,696,942	x 61% =	\$ 96,195,135
2a Accumulated value of earned premium	\$ 160,841,003		
2b Accumulated value of prior premium rate schedule increases	\$ 3,144,061	x 85% =	\$ 2,672,452
3 Present value of future projected initial earned premium	\$ 131,832,761	x 61% =	\$ 80,417,984
4a Present value of future projected premium	\$ 235,217,235		
4b Present value of future projected premium in excess of the projected initial earned premiums	\$ 103,384,474	x 85% =	\$ 87,876,803
5 Lifetime Earned Premium times Prescribed Factor			\$ 267,162,374
6 Moderately Adverse Lifetime Incurred Claims **			\$ 284,823,686

* Calendar Year projected incurred claims represent best estimate incurred claims.

** Moderately adverse incurred claims are defined as best estimate incurred claims , plus a 10% load to incurred claims.

Exhibit 6
Continental General Insurance Company
Policy Form: 4LTCIP0001, 4LTCIP0002
Eligibility for Contingent Benefit Upon Lapse (CBUL)

PA State-Specific

Lives Inforce		Issue Age								Total
		< 50	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 +	
4LTC	Total Premium Paying	22	34	123	158	67	29	11	0	444
	Rate-Stability	22	34	123	158	67	29	11	0	444
	Eligible for CBUL	7	0	0	158	67	29	11	0	272

Exhibit 7
Continental General Insurance Company
Policy Form: 4LTCIP0001, 4LTCIP0002
Pennsylvania Experience, Before and After Proposed Rate Increase

Historical as of 12/31/2016				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims	Loss Ratio
1999	0	0	0	0.0%
2000	0	0	0	0.0%
2001	0	0	0	0.0%
2002	0	0	0	0.0%
2003	0	0	0	0.0%
2004	0	0	0	0.0%
2005	0	0	0	0.0%
2006	0	0	0	0.0%
2007	249,784	249,784	0	0.0%
2008	699,640	699,640	0	0.0%
2009	876,590	876,590	0	17.0%
2010	927,208	927,208	(0)	0.0%
2011	913,009	913,009	0	68.4%
2012	896,253	896,253	0	0.0%
2013	877,345	877,345	0	0.0%
2014	855,318	855,318	134,747	15.8%
2015	889,597	826,535	43,984	4.9%
2016	915,484	782,675	16,838	1.8%

Projection without Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio
2017	997,823	743,218	234,413	23.5%
2018	992,408	719,317	276,342	27.8%
2019	970,806	703,482	325,409	33.5%
2020	948,422	687,263	379,282	40.0%
2021	925,067	670,338	438,953	47.5%
2022	895,004	648,554	506,736	56.6%
2023	855,524	619,945	583,869	68.2%
2024	825,960	598,521	666,840	80.7%
2025	794,535	575,750	756,041	95.2%
2026	760,664	551,206	846,970	111.3%
2027	724,600	525,073	939,573	129.7%
2028	686,713	497,618	1,033,105	150.4%
2029	647,321	469,073	1,125,813	173.9%
2030	606,656	439,606	1,220,736	201.2%
2031	565,154	409,532	1,313,388	232.4%
2032	523,322	379,219	1,394,923	266.6%
2033	481,601	348,986	1,461,094	303.4%
2034	440,369	319,108	1,508,871	342.6%
2035	399,963	289,828	1,541,696	385.5%
2036	360,694	261,372	1,551,317	430.1%
2037	322,832	233,936	1,530,862	474.2%
2038	286,607	207,686	1,486,502	518.7%
2039	252,294	182,822	1,423,491	564.2%
2040	220,140	159,522	1,351,583	614.0%
2041	190,358	137,941	1,265,176	664.6%
2042	163,096	118,185	1,163,639	713.5%
2043	138,394	100,285	1,052,639	760.6%
2044	116,279	84,260	939,296	807.8%
2045	96,741	70,102	831,506	859.5%
2046	79,711	57,762	730,101	915.9%
2047+	306,796	222,316	3,771,008	1229.2%

Projection with 35.6% Rate Increase				
Calendar Year	Earned Premium	Original-Level Premium	Incurred Claims*	Loss Ratio
2017	997,823	743,218	234,413	23.5%
2018	1,037,572	708,691	274,363	26.4%
2019	1,205,864	659,216	314,214	26.1%
2020	1,199,551	641,032	365,273	30.5%
2021	1,170,011	625,246	422,651	36.1%
2022	1,131,988	604,927	487,781	43.1%
2023	1,082,055	578,243	561,829	51.9%
2024	1,044,662	558,261	641,410	61.4%
2025	1,004,916	537,021	726,871	72.3%
2026	962,077	514,128	813,893	84.6%
2027	916,464	489,753	902,445	98.5%
2028	868,545	464,145	991,795	114.2%
2029	818,722	437,520	1,080,194	131.9%
2030	767,290	410,035	1,170,252	152.5%
2031	714,798	381,984	1,257,954	176.0%
2032	661,890	353,710	1,334,923	201.7%
2033	609,122	325,511	1,397,161	229.4%
2034	556,973	297,643	1,441,786	258.9%
2035	505,867	270,332	1,472,087	291.0%
2036	456,200	243,791	1,480,283	324.5%
2037	408,313	218,200	1,459,909	357.5%
2038	362,496	193,716	1,416,839	390.9%
2039	319,097	170,524	1,356,071	425.0%
2040	278,430	148,791	1,286,859	462.2%
2041	240,762	128,662	1,203,947	500.1%
2042	206,281	110,235	1,106,768	536.5%
2043	175,038	93,539	1,000,710	571.7%
2044	147,068	78,592	892,530	606.9%
2045	122,356	65,386	789,706	645.4%
2046	100,818	53,876	693,036	687.4%
2047+	388,031	207,361	3,570,992	920.3%

Best Estimate Loss Ratio Summaries at 12/31/2016 (Discounted at 4%)

Accumulated Value of Historical	9,740,910	9,538,587	1,187,016	12.2%	9,740,910	9,538,587	1,187,016	12.2%
Present Value of Future	11,420,651	8,295,772	16,686,572	146.1%	13,960,474	7,825,132	15,976,085	114.4%
Total Values	21,161,560	17,834,358	17,873,588	84.5%	23,701,384	17,363,719	17,163,101	72.4%

Moderately Adverse Loss Ratio Summaries at 12/31/2016 (Discounted at 4%) **

Accumulated Value of Historical	9,740,910	9,538,587	1,187,016	12.2%	9,740,910	9,538,587	1,187,016	12.2%
Present Value of Future	11,420,651	8,295,772	18,355,229	160.7%	13,960,474	7,825,132	17,573,694	125.9%
Total Values	21,161,560	17,834,358	19,542,245	92.3%	23,701,384	17,363,719	18,760,710	79.2%

'LLR'/85 Demonstration

1 Accumulated value of initial earned premium	\$	9,538,587	x 61% =	\$	5,818,538
2a Accumulated value of earned premium	\$	9,740,910			
2b Accumulated value of prior premium rate schedule increases	\$	202,323	x 85% =	\$	171,975
3 Present value of future projected initial earned premium	\$	7,825,132	x 61% =	\$	4,773,331
4a Present value of future projected premium	\$	13,960,474			
4b Present value of future projected premium in excess of the projected initial earned premiums	\$	6,135,342	x 85% =	\$	5,215,041
5 Lifetime Earned Premium times Prescribed Factor				\$	15,978,884
6 Moderately Adverse Lifetime Incurred Claims **				\$	18,760,710

* Calendar Year projected incurred claims represent best estimate incurred claims.

** Moderately adverse incurred claims are defined as best estimate incurred claims , plus a 10% load to incurred claims.

November 20, 2017

Pennsylvania Insurance Department
Commonwealth of Pennsylvania
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 1LTCIP0001-PA, 1LTCIP0002-PA, 2LTCIP0001-PA, 4LTCIP0001-PA

Dear Sir or Madam:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases on the above-referenced Individual Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long Term Care insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Sincerely,



Deborah A. Keeler, ASA, MAAA
Senior Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717